Residential Satisfaction, Psychological Well-Being, and Personality Traits: Effects on Relocation among Older Adults

By

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Submitted to the graduate degree program in the Gerontology Program and the Graduate Faculty of the University of Kansas in partial fulfillment of the requirements for the degree of Doctor of Philosophy.

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Date Approved: May 12, 2014

Abstract

Relocation by older adults is a complex topic. There are many different types of relocation in later life. Previous research has detailed that there are moves made in later life voluntarily and those made involuntarily for reasons such as health assistance. The focus of this study is the moves made voluntarily in later life. Older adults who engage in voluntary late life relocation are more likely to be white, have better health, have higher socioeconomic status, and have retired from full-time employment. The amenity move, a type of voluntary late life move, is often made by older adults with the above characteristics to a place specifically for community features such as weather, activities, or housing characteristics. The environmental gerontology literature offers some theoretical insight into understanding how an older adult evaluates their environment and suggests that relocation is one possible outcome when an older adult is not satisfied with the environment. This research highlights a new theoretical model, which proposes how personal characteristics and preferences and environmental characteristics influence an individual's evaluation of the environment. The model postulates that a negative evaluation of the environment can lead to relocation. The current study attempts to understand part of the model by examining how personal characteristics such as demographic information, socioeconomic measures, measures of health, retirement status, and personality impact relocation and more specifically amenity relocation directly and indirectly through the appraisal of the environment (residential satisfaction and psychological well-being). The study utilizes the Health and Retirement Study datasets from 2006-2008 and 2008-2010 to test the model because of its psycho-social measures and questions related to relocation. The results indicate that personality and neighborhood social cohesion directly and indirectly influence the decision to engage in relocation and amenity relocation. Specifically, higher levels of openness to experience are

directly predictive of relocation in general and amenity relocation. Conscientiousness, extraversion, agreeableness, and neuroticism also influence the decision to relocate through a mediated relationship with neighborhood social cohesion. The results show that when older adults consider relocation, the social aspects of the environment can be just as important as the environment's physical aspects. Governments and senior housing developers can utilize information from this study to improve communities and develop a better understanding of the relocating older adult.

Acknowledgements

I would first like to offer my gratitude to David Ekerdt, my advisor, who has been a wonderful teacher and mentor during my time at the University of Kansas. His excellence and innovative ways of teaching about retirement, aging, social security, relocation among older adults (and of course what they do with their possessions), writing, and public speaking have made me much more knowledgeable about aging and older adults then when I started at the University of Kansas and a much more informed individual. He also has provided wonderful examples of how to lead others, deal with adversity, and engage with the scientific community. My time at the University of Kansas under his guidance has been life changing, and I will be forever grateful to him for allowing me the privilege of being one of "Dave's graduate students."

I would also like to acknowledge the efforts of my committee members: Keith Diaz Moore, Susan Kemper, Amber Watts, and Tracey LaPierre. They each have provided me with opportunities to learn more about older adults, guided me through this dissertation process, and have provided an example of what is capable through science. I am honored to have worked with each one of them.

I would also like to acknowledge Ruth Herman and Kristine Williams. They provided me the opportunity to conduct field research, present scientific findings, and learn what it means to be a member of a research grant team. Ruth showed me how doing fieldwork could be fun! I would also like to extend my sincere appreciation to Kandace Fleming who provided statistical guidance throughout this project and provided wonderful insight into different ways to handle my sometimes tricky statistical questions. I would also like to thank Debbie McAferty. She has been a great friend and constant source of support professionally and personally to me in my time at the University of Kansas.

Sincere appreciation goes to my family and friends. I would like to thank my Aunt Eadie who was my biggest cheerleader in applying to graduate school and then my proofreader once accepted into the doctoral program. She read many drafts and without her this document or the past four years would not have happened. I would also like to extend special appreciation to my parents who have read countless papers, listened to many academic talks before I gave them, and provided support whenever I needed it. I extend sincere gratefulness to my sister Sara who has assumed Aunt Eadie's cheerleading and proofreading duties. I would also like to thank my grandmother Emma Lou for being a constant source of cheerfulness and support during my graduate school time. Her constant encouragement often gave me the strength I needed to write one last page or run one last analyses. I would also like to extend sincere appreciation to my friends Sonya and Simone, and others who encouraged me to keep going when the times got tough and always knew when a little bit of Florida needed to come to Kansas.

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Chapter 1: Introduction

Matthew and Elizabeth Cooper are 60 and 59 years old respectively. They live in an upper-middle class suburb of Detroit. Matthew works as an engineer for Chrysler and Elizabeth volunteers with her church's youth group. They have two grown children, a son in Washington D.C. and a daughter in Chicago. Recently, Matthew decided to retire from Chrysler. After Matthew and Elizabeth retire next year, they will relocate to Orange County, California. They chose Orange County because of the weather, golf courses, and proximity to the ocean.

The Coopers are part of a growing number of Americans who relocate to a new community after retiring with the idea of engaging in leisure activities. A drive down any road in Florida, California, or Arizona is full of billboards promoting active adult retirement communities. A visit to a senior-health fair in Kansas City, Minneapolis, Seattle, or Boston is full of marketing directors promoting a local independent living retirement community or continuing care retirement community with shiny brochures and folders of information. A trip to one of the active adult communities in Florida or a continuing care retirement community in Minneapolis reveals that these communities are often full and extremely popular with their residents (LeadingAge, 2012; National Association of Home Builders, 2013; http://www.thevillages.com). Residents often cite the voluntary nature of their relocation as a chief reason for their satisfaction with these communities (Smith, Forthun, Wilken, & Bluck, 2010). Bekhet and colleagues (2009) noted that when relocation is voluntary, health and psychological well-being outcomes are better.

The Coopers are relocating voluntarily to a new community post-retirement for amenities. The move that the Coopers are engaging in is known to gerontologists as the *first move*. The *first move* (post-retirement) refers to a type of relocation among older adults

characterized by a preference for amenities and leisure (Litwak & Longino, 1987). It is a type of relocation made by healthy older adults. This type of move is a life-course transition and like other life-course transitions it can be explained by micro- and macro-level factors. This study examined micro-level factors that might explain relocation and amenity-type relocation with a particular focus on the role of personality. Throughout the dissertation, the decision to relocate was considered as an individual behavior, but the analysis of data from recent waves of the national Health and Retirement Study recognized the "household" nature of relocation.

The dissertation is divided into five parts: an introduction, a literature review, a methodology section, a results section, and a discussion. The introduction will focus on defining the *first move* and understanding the significance of *first move* relocation. The literature review section synthesizes the relocation literature and environmental gerontology theories to develop a model of older-adult relocation and hypotheses related to older-adult relocation. The methodology section reviews the sample, measures, and plan of analysis. The analysis section displays and explains the results of the older-adult relocation model. The discussion section expands upon the results section in relation to the hypotheses developed in the literature review, discusses the implications of the findings, discusses the findings in relation to the model proposed in the literature review, considers the limitations of the current study, and describes future directions for research.

History of Relocation in Later Life

Relocation in later life has had special qualities for over 150 years. In the mid-1800s there was a growing trend among older adults of moving to old-age homes (Costa, 1998; Graebner, 1980; Haber & Gratton, 1994). Some of these old-age homes were almshouses designed for destitute older adults. Other old-age homes were designed for wealthy older adults

as places for respite. This trend of relocating for respite was also present among the very wealthy of the late 1800s. Henry Flagler retired as one of the heads of Standard Oil in the 1870s and then went onto to develop St. Augustine, Palm Beach, Miami, and Key West as luxury destinations for other wealthy retirees (Town of Palm Beach, 2014). The trend of moving for respite after retirement grew in popularity among the middle class in the 1920s. Fraternal groups and religious organizations started to buy large tracts of land in Florida to build retirement communities (Blechman, 2008). These developments did not materialize due to the Great Depression and World War II.

After World War II in the early 1950s a developer bought land in Arizona and developed an age-segregated (i.e. older adults only) community called Youngstown (Blechman, 2008). The popularity of Youngstown led home builders to realize the potential of developing communities for older adults (Calhoun, 1978). Calhoun notes that, "Such organizations [Del E. Webb, Inc. and Rossmoor- Leisure World, Inc.] not only built houses; they built markets for those houses" (p. 206). Sun City, Arizona is an age-segregated community and a Del E. Webb, Inc. development that began in 1960 and had over 40,000 residents by 1977. Age-segregated communities have continued to thrive in Arizona and Florida and occur in other places such as Montana, Tennessee, and South Carolina.

Since the late 1970s a new type of older-adult community, the continuing care retirement community, has begun to emerge. The premise of the continuing care retirement community is to provide older adults with an age-segregated community where they can live independently and transition into assisted living or a skilled nursing facility without leaving the community campus (Krout, Moen, Holmes, Oggins, & Bowen, 2002; Sheehan, 1995). Continuing care retirement communities have developed across the country as a location for older-adult moves.

There is a rich history of older-adult relocation and the different older-adult housing options. Relocation to age-segregated communities and continuing care retirement communities provided the basis for much of the older-adult relocation research.

The First Move

In a relevant essay, Litwak and Longino (1987) described three types of relocation among older adults. They developed a relocation typology after examining past migration literature and trends. The goal of their typology scheme was to provide a framework to define the types of moves that older adults make as they enter their retirement years. They identified the *first move* as a move made in relatively good health and in search of amenities. The *second move* is one made for assistance, which is often done when an older adult's health begins to decline and he or she relocates to a smaller living unit or to be closer to children. The *third move* is a move made for health care. It is often made to a skilled nursing facility when older adults are frail and infirm. Litwak and Longino's typology creates a classification system, which defines the stages of relocation among older adults. They are careful to highlight that not all individuals will engage in all moves. Some individuals may engage in the *first move* and the *third move,* but not the *second move,* and some individuals will not relocate at all. Their typology makes three important contributions to understanding the decision to relocate. First, it classifies moves from a developmental perspective, framing the decision to relocate as something that occurs within the life course. Second, it recognizes the function health and societal roles have in the decision to relocate. Third, the classification system allows researchers to differentiate the types of moves older individuals engage in.

This dissertation focuses on the *first move*, the amenity migration move, because it is more likely to be made voluntarily by younger and healthier individuals to places with leisure

amenities (Litwak & Longino, 1987). By identifying and defining the *first move*, researchers have been able to determine when in the life course a *first move* occurs, demographic factors associated with *first moves*, and the location of *first moves*. The relocation typology provided by Litwak and Longino provides a life-course framework when analyzing relocation habits among older adults. In the same way, the framework identifies the life-course stage associated with amenity moves, and recognizes how life-course changes such as the end of child rearing or retirement influence relocation. Unlike the latter two late life relocation moves, the *first move* is not spatially restricted and is often to other regions or states (Litwak & Longino, 1987). Litwak and Longino's work highlights the fact that older adults relocate for reasons other then a growing need for assistance or health care. However, the current literature lacks an understanding of the *first move* as a behavior.

The Litwak and Longino relocation framework is a conceptual guide for thinking about relocation. In particular, the "firstness" of the *first move* would be very difficult to measure. For example, if someone engaged in more than one move for amenities would that mean that they engaged in two *first moves*? What can be measured are amenity motives for moves, and these can be used to operationalize the *first move* concept.

Importance of Relocation Research

Historical estimates based on past cohorts suggest that approximately 3.5 million older adults relocated during a recent five-year time period upon retirement for leisure or amenities (Sergeant, Ekerdt, & Chapin, 2008). Recent work done with members of the baby-boomer cohort at age 55 and at age 64 who have not yet relocated predicts that the number of amenity relocations among the approximate 75 million baby-boomer cohort members in the United States could be as high as 17.5 million (Del Webb, 2010). These estimates illustrate a potentially

unprecedented and unknown number of older adults who plan to engage in a *first move*. Some research suggests the baby-boomer cohort may be even more likely to relocate than past cohorts because their cohort was more mobile throughout their life course (Value Options, 2012). The large numbers of older adults who are estimated to relocate also provide a reason to better understand why the *first move* occurs. Understanding the growing number of relocating older adults has implications for gerontology as well as local and state economies.

Gerontology has two research traditions that have focused on voluntary moves, the relocation literature and environmental gerontology literature. The proposed research draws on each of these areas of literature as explanations for relocation among older adults. The relocation literature comes mainly from demography, which has focused primarily on descriptive patterns. The literature details geographic patterns associated with *first moves* (e.g. north to south) and certain characteristics (e.g. marital status, age) associated with *first moves*. The relocation literature provides the basis for making inferences about why older adults relocate but what is missing from this section of the literature is a better understanding of the subjective elements involved in the relocation decision-making process. The environmental gerontology literature arises out of psychology and its main focus is older adults' relation to their environment. Relocation is a secondary interest for most environmental gerontology researchers, and when relocation is considered in the environmental gerontology literature it generally is focused on relocation to institutional settings (e.g. skilled nursing facilities, assisted living facilities). The environmental gerontology literature offers a theoretical framework for understanding relocation, but it tends not to explore *first moves*. The goal of this research was to apply an environmental gerontology theoretical framework to a concept that has been mainly found in the relocation literature, thus providing a better understanding of the motivations behind relocation behavior.

A better understanding of older adult relocation for leisure reasons also has important implications outside of gerontology. Older-adult relocation has significant economic implications for governments and businesses in the communities of origin and in the destination communities. Older adults who relocate for leisure often represent a wealthier section of the population (Litwak & Longino, 1987). Relocating older adults have implications for the communities they are leaving, including a declining tax base and a loss of business. Destination communities' governments can expect to take in more tax revenue from older adults moving into their communities (Hazelrigg & Hardy, 1995; Smith & House, 2006). Destination communities' governments can also expect to have more government expenditures on social services for older adults. By developing a profile of the older-adult migrant, a destination community government can better prepare services to fit the needs of the population. The potential economic implications are not limited to government but also extend to private businesses including senior housing developers, who can expect increased business opportunities in destination communities (Gibler, Lumpkin, & Moschis, 1998; Smith & House, 2006). A well-developed profile of their potential consumer will help senior housing developers and other businesses market their products to interested consumers in a more effective way. Additionally, destination communities may experience increased employment opportunities in the medical fields and service industries assisting older adults (Hazelrigg & Hardy, 1995).

Chapter 2: Prior Research and Conceptual Model

Literature on relocation and environmental gerontology is a sound starting point for any attempt to explain *first moves*. The relocation literature provides descriptive information on *first moves* on population and individual levels but does not address the underlying reasons why older adults relocate after retirement. The environmental gerontology literature focuses on how individuals evaluate the environment. Although, environmental gerontologists have not focused much of their research on how the individual's evaluation of the environment can lead to relocation, the literature does acknowledge that relocation is a possibility. Environmental gerontology also advocates for the role of personality in explaining residential evaluation. In the following section, relocation and environmental gerontology literature are used to provide the theoretical and empirical background for a new conceptual model of relocation that explains how personality influences the relocation decision. The background literature and new conceptual model will later guide data analysis.

Relocation Literature

The relocation literature reports findings on older adult moves at a more aggregate level and at the level of the individual. Studies at the population level concentrate on geographic locations, especially environments from which older adults relocate and to which they relocate (Haas & Serow, 1993; Litwak & Longino, 1987; Wiseman, 1980). Studies of individuals focus more on characteristics associated with moving behaviors. Each one of these areas within the relocation literature will be helpful in understanding the basis for *first move* relocation by illustrating destination characteristics that may cause a move or illustrating demographic factors associated with *first moves*.

Geographic Location. One part of the relocation literature uses environmental features at the origin or destination of the move to understand amenity migration. For this purpose, the environment might be described at the city, state, or regional level (Cuba, 1991; Haas & Serow, 1993; Litwak & Longino, 1987; Wiseman, 1980). The qualities of the environment are inferred as one of the motivating factors for relocation.

Environmental factors can repel or attract an older adult engaged in a *first move*. Factors which repel an older adult from an environment are known as push factors, while those which attract an older adult to an environment are known as pull factors (Bekhet et al., 2009; Wiseman, 1980). Examples of environmental push factors include weather, pollution, crime, and cost of living (Carlson, Junk, Kirk, Fox, Rudzitis, & Cann, 1998; Haas & Serow, 1993; McLeod, Parker, Serow, & Rives, 1984; Wiseman, 1980). Environmental pull factors influencing the decision to relocate include environmental amenities, cost of living, and climate (Bekhet et al., 2009; Carlson et al., 1998; Haas & Serow, 1993: McLeod et al., 1984; Wiseman, 1980). These push and pull factors are known collectively as the Push-Pull Model.

Two types of studies have examined the destination of *first move* relocation in the United States. These studies are either a post-hoc analysis of the US Census or surveys of prospective consumers. The most recent census data shows older individuals were more likely to relocate to Florida, Arizona, California, and Texas (Bradley & Longino, 2009). This differs from a senior housing developer's survey results which found the most populous states for older adults who want to relocate were South Carolina, North Carolina, Florida, and Tennessee (Del Webb, 2010). European studies on relocation show a migration trend among older adults from Belgium, Germany, the Netherlands, Sweden, Switzerland, and the United Kingdom to Italy, Portugal, Spain, Turkey, and southern France (Breuer, 2005; King, Warnes, &Williams, 1998; Warnes &

Williams, 2006). The empirical studies in the United States and Europe support the idea that climate is a "pull" for relocation. Although, the studies differ in preferred destinations, they converge on the idea of mild climate being a motivating factor for an amenity move.

Predictors of Relocation. At the individual level, most relocation literature on the *first move* looks at a consistent set of characteristics among migrating older adults, characteristics that can serve as predictors of relocation. The demographic factors that have been linked to the *first move* include:

- Higher than average levels of socioeconomic status (e.g. education, home value, pre-retirement income, assets) (Crisp, Windsor, Anstey, & Butterworth, 2013a; McHugh & Larson-Keagy, 2005).
- Race (historically white) (McHugh & Larson-Keagy, 2005).
- Higher levels of health than peers (Litwak & Longino, 1987).
- Being retired (Crisp et al., 2013a).
- Ages between 50 and 70 (Ages in this range are indicators of stage of the life course, newly retired or recently finished with parental obligations) (Crisp et al., 2013a; Litwak & Longino, 1987; McHugh & Larson- Keagy, 2005).

The relocation literature also suggests that past-vacation locations can influence where an older adult decides to relocate (Cuba, 1991), thus confirming the amenity motive that is a conclusion of geographical location studies. Altogether this list of demographic predictors of relocation is useful for developing a profile of an older adult who would potentially engage in relocation for amenities.

The geographic literature provides an empirical analysis of the destination locations of older adults engaged in the *first move* and points to mild climate as a "pull" feature. The predictors of

relocation are consistent demographic indicators of the role socioeconomic status, health, and life-course stage play in *first move* decisions. Thus, the literature available about the *first move* provides insight into where older adults relocate and some knowledge about the types of older adults who relocate. For a psychological account of relocation, one can turn to another body of literature.

Environmental Gerontology Models

The environmental gerontology field developed from attempts to assert the importance of housing and residential settings for well-being in later life. Lawton and Nahemow (1973) wrote a seminal piece about the role environment and an older adult's competence play in the ability to adapt. Since then, this first piece of environmental gerontology has expanded to include how the environment influences an individual's residential satisfaction and psychological well-being. From this field, the Person-Environment Fit Model and Residential Normalcy Model provide frameworks for determining how individuals' psychological characteristics affect their residential evaluation and possible relocation.

Person-Environment Fit Model. The Person-Environment Fit Model provides a theoretical framework for examining how personal characteristics and preferences interact with the environment's characteristics. The model suggests there is an optimal match or "fit" between the individual and the physical environment. The Person-Environment Fit Model specifies certain personal characteristics, personal preferences, and environmental characteristics, which could potentially align to accomplish fit. These, then, generate residential satisfaction and psychological well-being (Carp, 1987). One such representation of this model by Kahana, Lovegreen, Kahana, and Kahana (2003) is shown in Figure 2.1.

Figure 2.1. *Person-Environment Fit Model*

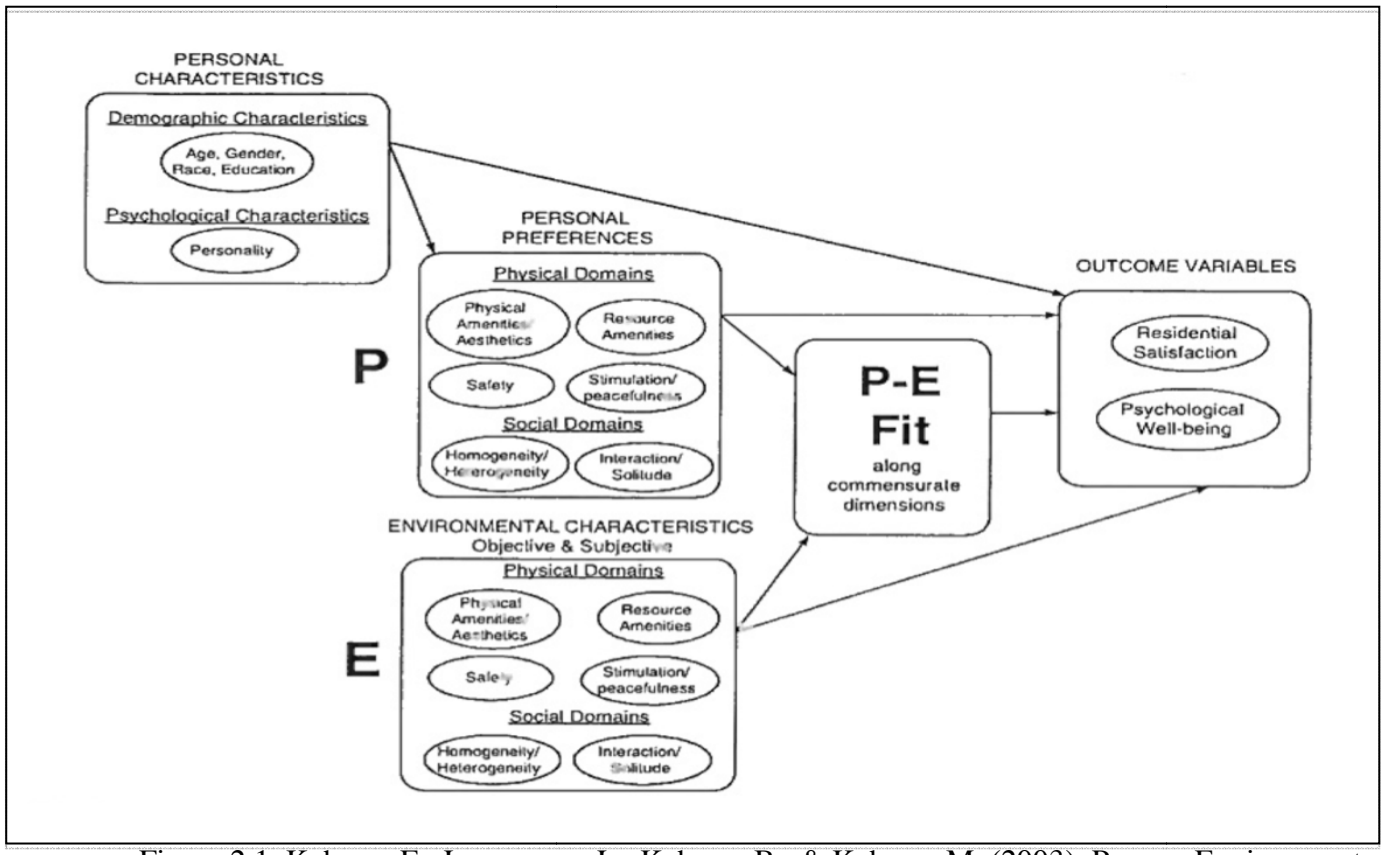


Figure 2.1. Kahana, E., Lovegreen, L., Kahana, B., & Kahana, M. (2003). Person, Environment, and Person-Environment Fit as Influences on Residential Satisfaction of Elders. *Environment and Behavior, 35*(3), 434-453.

Here, residential evaluation (residential satisfaction and psychological well-being) is a function of the person, the environment, and the interaction between the person and the environment. Carp and Carp (1984) theorize that the outcome of residential evaluation is, "influenced by the extent to which P [Person] competence meets E [Environment] demands …plus the extent to which E resources meet P needs, not only for existence but also for higher order needs such as affiliation, privacy, and esthetic experience" (p.288).

In Figure 2.1, personal characteristics describe an individual with demographic and psychological traits. Much like the relocation literature, demographic characteristics include age, gender, race, and education, but this model also recognizes personality as a fixed personal

characteristic that is relevant to the evaluation of environments. This model builds upon earlier work by Lawton (1998) that postulates the idea that an individuals' personality shapes how they evaluate the environment. Their model incorporates personality as a result of findings from earlier studies, which established that personality does have a significant effect on an older adult's residential evaluation (Carp & Carp, 1980; Carp & Carp; 1984). Carp and Carp (1980) found when older adults relocated from a socially isolated environment to a more social environment, those who were more socially active and had the personality characteristic of extraversion were more likely to experience increased sociability and satisfaction. In 1984, Carp and Carp noted the role that personality traits could play in shaping a person's competence. They defined competence as better physical health, elevated sensation perception, higher levels of motor functions, and higher levels of cognition. They identified extraversion as a personality trait that could form an individual's competence and thus influence an older adult's satisfaction and well-being with respect to the environment. Although, Kahana and colleagues introduce the idea that personality is a personal characteristic through their citation of earlier environmental gerontology work, they do not explicitly outline how personality helps to develop an individuals' residential evaluation.

These fixed personal characteristics (e.g. age, gender, race, education, personality) then affect individuals' personal preferences for the physical and social domains of environments (Kahana et al., 2003). These same environmental domains can be assessed by subjective or objective means. When preferences for various domains and the nature of those domains match, there is "greater" fit and this shapes residential satisfaction and psychological well-being (Carp & Carp, 1984; Kahana, 1982; Kahana et al., 2003; Parmelee & Lawton, 1990). The Person-Environment Fit Model does not identify what kind of behavior happens after an older adult

experiences low levels of residential satisfaction and/or psychological well-being, but it does connect the person, the environment, and measures of residential evaluation (i.e. residential satisfaction and psychological well-being) in a coherent whole. For the purpose of the proposed research, the Person-Environment Fit Model provides a way for thinking about how psychological characteristics, such as personality, influence an aging individual's perceptions and evaluation of the environment.

Residential Normalcy. Residential Normalcy (Golant, 2011) describes how older adults occupy environments fitting their needs and goals. The theory extends the Person-Environment Fit Model by taking into account what older adults do when they become dissatisfied by their environment**.** In Figure 2.2, Golant (2011) suggests that Residential Normalcy occurs when one achieves balance within an environment.

Figure 2.2. *Residential Normalcy*

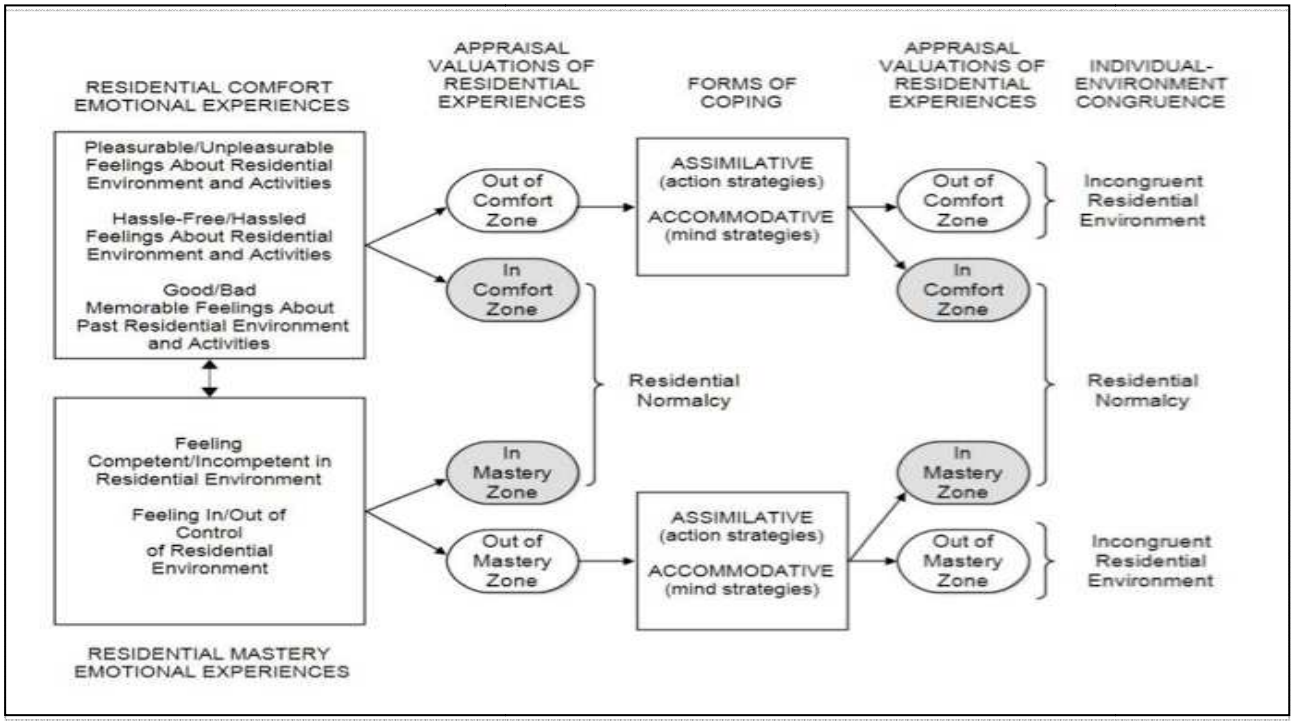


Figure 2.2. Golant, S. M. (2011). The quest for residential normalcy by older adults: Relocation but one pathway. *Journal of Aging Studies, 25*(3), 193-205.

In Figure 2.2, an individual's evaluation of the environment is based on a similar set of environmental dimensions as in Person-Environment Fit Model, a multidimensional array of physical, natural, social, technological, and organizational environmental features based on an older adult's history and present situation. Individuals arrive at feelings of having comfort and mastery (or not) via one's own pleasurable and un-pleasurable residential experiences. One of the unique aspects of Golant's model is it introduces an element of subjectivity.

The basic premise of Residential Normalcy is that the environment and an individual's feelings about the environment result in residential comfort and residential mastery. Residential comfort is the feelings an older adult has related to pleasurable and un-pleasurable experiences in an environment. Residential mastery is related to feelings of competency in an environment.

The feelings of comfort and mastery result in the evaluation of residential experience, which results in comfort and mastery "zones." Individuals can either be in or out of the comfort or mastery zones. If an individual is in one's residential comfort and mastery "zone" this results in residential normalcy. In coping with being out of comfort or mastery "zones," (or "incongruent with the environment") individuals can either cope with their environment (accommodative strategies) or take action to change their environment (assimilative strategies). Actions (Figure 2.2) might involve changing behaviors and activities, changing features of the environment, or relocation.

Residential relocation occurs with the desire to achieve residential normalcy. Golant postulates residential relocation occurs when older adults: (1) are unable to achieve residential normalcy where they live, (2) can expect that a move will improve residential mastery and comfort valuations, (3) are not stressed out by the relocation process, and (4) can relocate. The fourth factor that Golant suggests leads to relocation is the ability of the older adult to relocate.

This ability to relocate refers to higher levels of socioeconomic status (higher net worth, higher home values, higher education levels), high levels of health (self-reported and observed), and an age range that falls between 50-70. Residential Normalcy adds another dimension to Person-Environment Fit Model with its incorporation of relocation as a result of a negative residential evaluation. By incorporating an outcome for negative residential evaluation, the Residential Normalcy Model provides a theoretical explanation for relocation.

In his discussion of the Residential Normalcy Model, Golant conceives various ways that relocation might come about, and amenity relocation in particular. One of the aspects necessary for older adult relocation is that the older adult must anticipate higher comfort and mastery appraisal valuations than his or her past residential environment. Amenity relocation theoretically would offer older adults communities with more pleasurable activities and a more stimulating environment.

Personality and Relocation

The environmental gerontology literature focuses on the role of the person in environmental evaluation. Kahana and colleagues and Golant detail how personal preferences potentially arise from personality, but neither one of them connect exactly how personality may influence relocation or the *first move*. The *first move* relocation literature details the *first move* locations, and how demographics, health, life-course stage, and socioeconomic status relate to the likelihood of relocation for amenities. However, this literature at best implies a role for personality and preferences for certain amenities. The research proposed here will specifically address this gap in the literature and explore whether personality has a predictive role in residential evaluation, relocation, and amenity relocation.

Personality is a set of personal dispositions used to describe the way an individual behaves, acts, thinks, and experiences emotions (Caspi, Roberts, & Shiner, 2005). Costa and McCrae (1994) use the term personality traits to describe an individual's inclinations. These inclinations when coupled with external factors create an individual's reactions to these events, which are then used to develop an individual's self-concept. There is extensive debate over the stability of personality traits through childhood, adolescence, and early adulthood, but many researchers agree that personality traits become increasingly consistent as a person ages and stabilize at around age 50 (Caspi & Roberts, 2001; Costa & McCrae, 1988; Roberts & Mroczek, 2008; Soldz & Vaillant, 1999). The most widely used definitional framework for personality traits is McCrae and Costa's Five-Factor Model.

McCrae and Costa (1987) developed the Five-Factor Model after a detailed longitudinal review of other studies and comprehensive testing of the model. The five factors were: openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism. These factors were identified with numerous traits representing each factor. Below is a detailed explanation of each personality factor and a general explanation of the questionnaire items that could be used to measure each factor (Caspi et al., 2005; McCrae & Costa, 1987).

Openness to Experience. Individuals who have higher scores on openness to experience are characterized by original ideas and imaginative broad interests. Openness to experience items measure a variety of experiences, appreciation for art and culture, and curiosity. Individuals who have lower openness to experience scores may be less likely to engage in behavior that would cause change.

Conscientiousness. Individuals who have higher scores on conscientiousness tend to be compliant, have a high-moral standard, and be ambitious. Conscientiousness consists of items

measuring planned activities, feelings of responsibility, and organization. Less conscientious individuals may be less likely to plan activities, be more spontaneous, and less considerate of others.

Extraversion. Individuals who have higher levels of extraversion enjoy being around people and interacting with others. Extraversion is measured using items related to: socialness, fun lovingness, affection, friendliness, and talkativeness. Individuals with lower levels of extraversion may be less likely to engage in social activities and engage with others.

Agreeableness. Individuals with higher levels of agreeableness tend to place a high value on getting along with others. Agreeableness is measured using consideration, friendliness, concern for others, and helpfulness. Individuals who are less agreeable tend to be more hostile towards others and have more self-interest.

Emotional Stability (Neuroticism). Individuals with higher levels of emotional stability tend to be calm, less anxious, and free from persistent negative feelings. Emotional stability or neuroticism is measured with items on how individuals cope with stress and their general temperament. Individuals who have lower levels of emotional stability are often described as fearful and have higher levels of stress, anger, anxiety, and depression.

The personality traits as measured by Costa and McCrae (1987; 1992; 1994) are distinct as outlined above. However, Costa and McCrae (1992) have found the personality traits to correlate with each other. This finding has been authenticated by other scientists and several researchers are now proposing a two-factor model because of the strengths of the correlations (DeYoung et al., 2002; Digman, 1997; Goldberg, 1993; Rushton & Irwing, 2008). These researchers when using the Five-Factor Model found that neuroticism, agreeableness, and conscientiousness showed correlations that suggested these personality traits were highly

correlated with each other. Similarly, extraversion and openness to experience were highly correlated when using this model.

McCrae and Costa's Five-Factor Model and subsequent scale development was based on self-reported measures of actions and behaviors. Several fields have shown the usefulness of the Five-Factor Model when examining its predictive power with respect to actual behavior. DeYoung and colleagues (2002) found that individuals who were less neurotic, more agreeable, and more conscientious were more likely to conform to health care instructions and that those individuals who were more open to experience and more extraverted were less likely to conform to health care instructions. The Five-Factor Personality Trait Model has also been studied in conjunction with job performance. Barrick and Mount (2000) found that those individuals who were more conscientious were more likely to have higher levels of job performance. Many other areas of study, such as exercise adherence, political behavior, social engagement, and volunteerism, have illustrated the relationship between personality traits and behavior.

The Five-Factor Model provides a theoretical definition for personality and suggests how individuals' behaviors can be shaped by their personalities. Studies at different points in the life course have attempted to link personality to relocation behavior and outcomes. One example is a study among expatriates who moved to other countries who reported higher levels of cultural adjustment also reported consistently higher level of openness to experience (Caligiuri, 2000). The decision to engage in the *first move* or an amenity move is another type of behavior that is also shaped by personality. Only two studies have attempted a link between personality and moves in late life. Koenig and Cunningham (2001) explored the relationship between personality and *first move* relocation among healthy older adults ages 55 to 64 and found that the personality trait *openness to experience* was a predictor of relocation among this age group. Although this

study confirmed a link between personality and relocation behavior it was a relatively small sample in a university community in Florida and focused solely on the personality trait *openness to experience*. Crisp and colleagues (2013b) in a study examining relocation and aging in place among older adults ages 55 to 94 in Australia found no statistically significant relationship between any of the Five-Factor Model personality traits and relocation. However, this study examined *second* and *third moves* in addition to *first moves*. These two studies provide a precedent for further exploration of the relationship between the Five-Factor Model personality traits and relocation, and relocation for amenities in particular.

A Psycho-Social Relocation Model and Hypotheses

The older adult relocation literature and prominent theories in environmental gerontology suggest that a complete model of residential relocation, including *first moves,* would include the elements shown in Figure 2.3.

Figure 2.3. *Psycho-Social Relocation Model*.

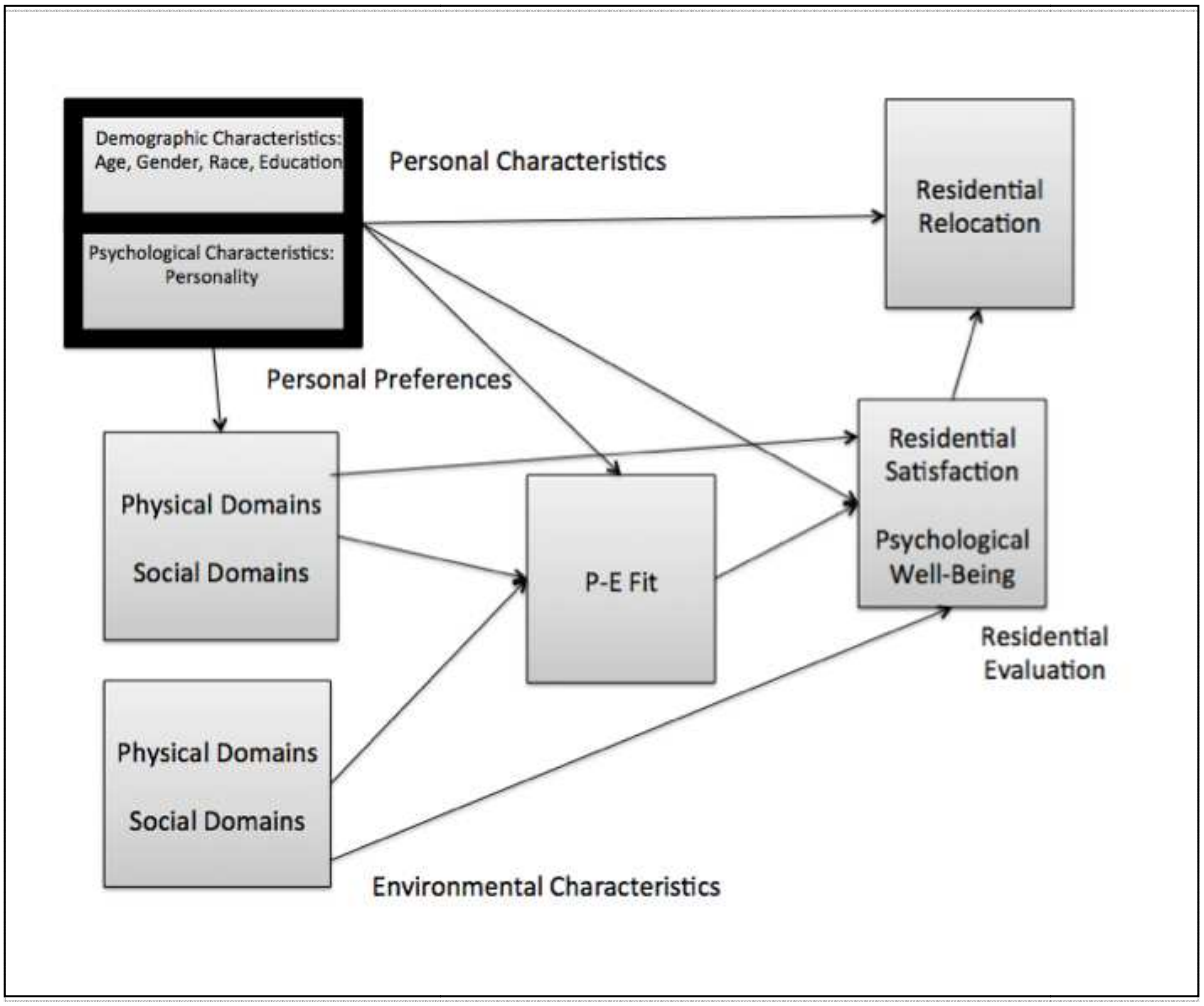


Figure 2.3. Parts adapted from: Kahana, E., Lovegreen, L., Kahana, B., & Kahana, M. (2003) & Golant, S. M. (2011)

This is a model of voluntary moves; and is not meant to describe circumstances of health or financial distress that force involuntary relocation. Based on past theoretical research it seems likely that personality influences residential evaluation, and residential evaluation influences relocation behavior. Personality traits seem particularly relevant because older adults voluntarily consider this type of relocation. Person-Environment Fit Model and Residential Normalcy are utilized in this proposal to develop a new theoretical model predicting voluntary relocation.

Personal characteristics, including personality, may influence residential relocation directly, but also thru subjective processes whereby individuals weigh personal preferences and environmental characteristics. The evaluation of personal preferences and environmental characteristics (including amenities) yields feelings or experiences of P-E Fit, residential comfort, or residential mastery. These feelings are reflected in residential satisfaction and psychological well-being. These latter expressions of residential evaluation, in turn, affect relocation behavior, including *first moves*.

Further support for the validity of this model comes from another literature, the marketing segmentation literature. Market segmentation is based on the idea that there are distinctive groups within the population who are interested in a product (Moschis, 1996; Smith, 1956). The groups that result from market segmentation are based on different personal characteristics including age, gender, race, socioeconomic status, and personality traits. One of the market-segmentation strategies used by those in the senior-housing industry is the Lifestyles and Values of Older Adults Model, which concludes that those who are extraverted and receptive to new experiences are more open to amenity relocation (J. Walter Thompson, 2003). This literature indicates that there are types of older adults who are more likely to relocate to retirement communities that have an amenity focus. However, much of this research is speculative or proprietary to companies and has never been tested or the results have not been released.

The model in Figure 2.3 is representative of the entire older adult relocation decision process, but there are major challenges associated with testing the complete model in Figure 2.3. The first challenge to testing the whole model is that micro-level information is needed about personal characteristics and attitudes. The second challenge is this type of model requires a

longitudinal dataset to help make the causal argument that earlier states of residential satisfaction and psychological well-being reflect later behavior. The third challenge is that the complete model would require assessment of an array of environmental characteristics at various scales and individual attitudes about them, along with some technique for gauging their alignment (fit, being in a residential comfort or mastery zone). Finally in order to test the complete model there would have to be a method for identifying amenity moves aside from general relocation. These challenges make it necessary to find a dataset that can mitigate potential difficulties but still test some of the model in Figure 2.3.

Fortunately, there is a partial solution to these data challenges by use of the Health and Retirement Study (HRS), a national panel study representative of the population over the age of 50 in the United States (http://hrsonline.isr.umich.edu/). The HRS follows individuals from age 50 until death, interviewing participants every two years to gather information on health, psychological characteristics, retirement, wealth, and housing. The HRS lacks information on environmental characteristics (except what could be inferred from geographic location) or people's preferences for those characteristics. That is, one can't assess P-E Fit. However, the HRS does have data on personal characteristics, including personality, residential satisfaction, psychological well-being, relocation behavior over time, along with information that could identify amenity moves.

The HRS has another advantage in that it is also possible to acknowledge relocation behavior as a joint decision. When there is more than one person in a household, the decision to relocate after retirement is rarely an individual decision, it is a household decision (Carlson et al., 1998; Haas & Serow, 1993; Sorce, Loomis, &Tyler, 1989). Relocation after retirement is affected by spouses and partners in the household and sometimes extended kinship networks

such as adult children, grandchildren, and other relatives and friends (Carlson et al., 1998; Haas & Serow, 1993; Sorce et al., 1989). Exploration of relocation decisions would be incomplete without taking into account other members of the household. Household level information in the HRS comes from a primary respondent's spouse or partner. Therefore, in order to test the model proposed above, individual and spouse/partner data (when appropriate) will be used to determine the relationship between personal characteristics and relocation.

The research proposed here can use a modified version of the complete model shown in Figure 2.3. The model shown in Figure 2.4 reflects the availability of the data along with the main interest in personality.

Figure 2.4. *Reduced Model of Psycho-Social Relocation Model*

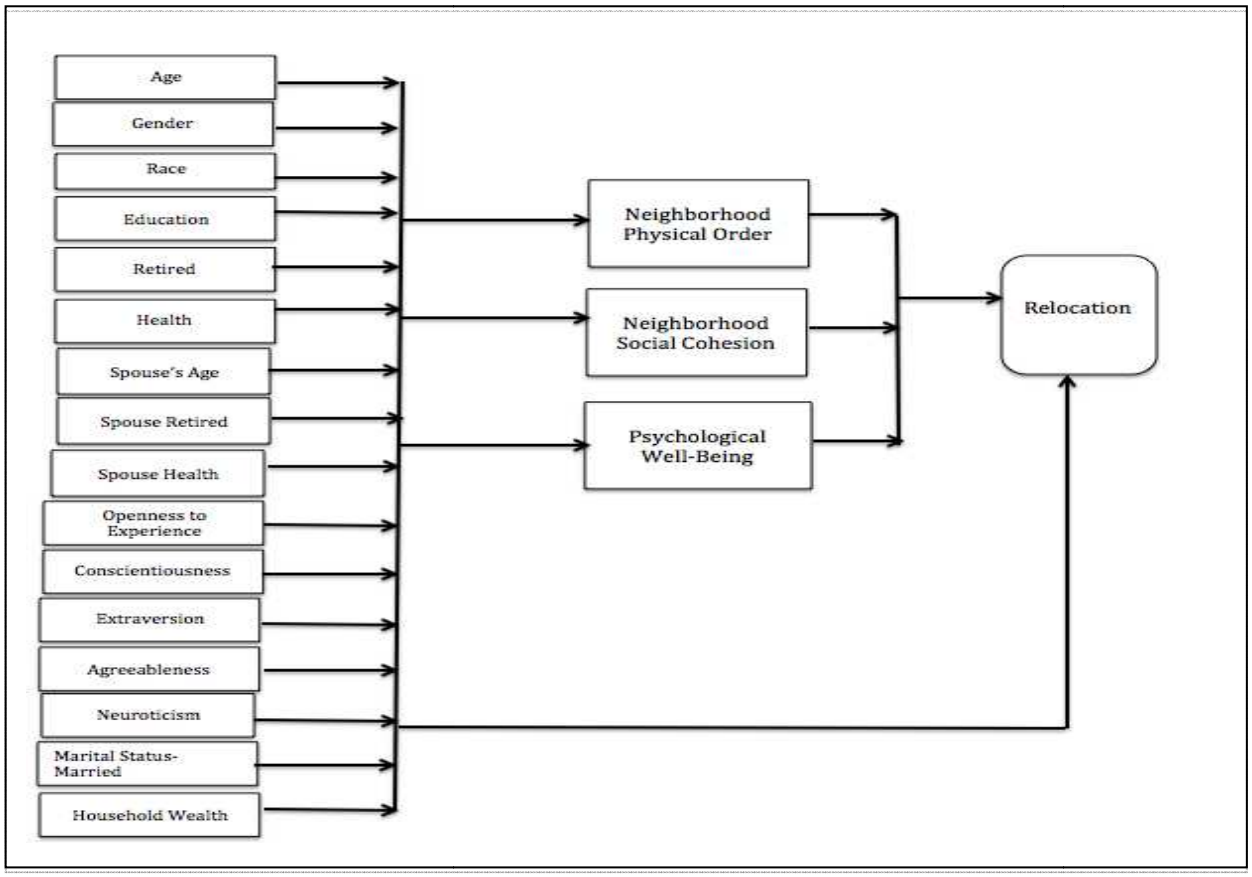


Figure 2.4. Reduced Model of Psycho-Social Relocation Model

The outcome of the model in Figure 2.4, relocation, can refer to general relocation and amenity relocation. General relocation in this study was any type of move except those to skilled nursing facilities and possibly it includes what Litwak and Longino (1987) call *second moves*. Amenity relocation, will be specially defined in Table 4.1, also serves as the basis for the research question: Does personality affect general relocation and amenity relocation directly or indirectly by first affecting the appraisal of residential satisfaction and psychological well-being? The hypotheses related to these research questions are summarized below:

General Relocation Hypothesis:

> Older adults considering relocation will be more likely to relocate if they have lower levels of neighborhood physical order, lower levels of neighborhood social cohesion, and lower levels of psychological well-being. Lower levels of neighborhood social cohesion could lead an individual to have a feeling of being out of one's comfort zone and thus one chooses to relocate (Crisp et al., 2013b; Golant, 2011). Lower levels of neighborhood physical order could be an indication that the neighborhood is not as well suited for an older adults' physical needs and therefore be a representation of a lack of P-E Fit and lead to relocation (Kahana et al., 2003). Lower levels of psychological well-being are indicative of an individual being out of one's comfort zone and therefore likely to engage in relocation (Golant, 2011; Schulz & Brenner, 1977).

Amenity Move Hypothesis:

> The expected effects differ from those in the general relocation hypothesis. Older adults considering a *first move* will be more likely to relocate if they have higher levels of neighborhood physical order, but lower levels of neighborhood social cohesion, and higher levels of psychological well-being in their environment prior to relocating. Higher

levels of neighborhood physical order can mean that the neighborhood is of a higher socioeconomic status and therefore the residents have more resources (e.g. wealth, education) for an amenity move (Crisp et al., 2013b; McHugh & Larson-Keagy, 2005). As above, lower levels of neighborhood social cohesion could mean that an individual is more likely to relocate for amenities because they do not feel they are in their comfort zone (Golant, 2011). Higher levels of psychological well-being could be indicative of someone who would engage in relocation because higher socioeconomic status is linked to higher levels of psychological well-being and those with higher socioeconomic status are more likely to engage in amenity relocation (Pinquart & Sorensen, 2000).

Personality Hypotheses:

Personality will influence general relocation and amenity relocation.

Openness to Experience- Those who have higher levels of openness to experience will be more likely to engage in general relocation and amenity relocation. Those who are more open to experience are more likely to engage in behavior that would cause change and therefore may be more likely to relocate (Caspi et al., 2005; Crisp et al., 2013a; Koenig & Cunningham, 2001; McCrae & Costa, 1987).

Extraversion- Those who have higher levels of extraversion will be more likely to engage in general relocation or amenity relocation. Those who are more extraverted will want to engage in social activities and be with new people (Carver & Connor-Smith, 2010; Caspi et al., 2005; Crisp et al., 2013a; Koenig & Cunningham, 2001; McCrae & Costa, 1987). Being more willing to engage in new activities or interact with new people may motivate individuals to engage in relocation.

Conscientiousness- Those who have higher levels of conscientiousness may be more likely to engage in general relocation but not in amenity relocation. This hypothesis is speculative because there is no past research about conscientiousness and relocation. However, past research on conscientiousness highlights that those who have higher levels of conscientiousness are more likely to take proactive steps in maintaining their health (Carver & Connor-Smith, 2010; Caspi et al., 2005; McCrae & Costa, 1987; Ozer & Benet-Martinez, 2006). Individuals who are more likely to take proactive steps for their health may be more apt to relocate for anticipated health needs but perhaps not for amenity reasons.

Agreeableness- Those who have higher levels of agreeableness will be more likely to engage in general relocation but less likely to engage in amenity relocation. As with conscientiousness this hypothesis is not based on past research on personality and relocation. Past research on personality has demonstrated that individuals who are more agreeable may be more likely to place a high value on getting along with others and to be more considerate of others (Carver & Connor-Smith, 2010; Caspi et al., 2005; McCrae & Costa, 1987; Ozer & Benet-Martinez, 2006). Based on these findings those who are more agreeable may be more likely to move to be close to family or in anticipation of future health needs.

Neuroticism- Those who have lower levels of neuroticism are less likely to engage in general relocation and more likely to engage in amenity relocation. Similar to conscientiousness and neuroticism this hypothesis is not based on past research findings about personality and relocation. Previous researchers have found that those with higher levels of neuroticism were more likely to experience feelings of anxiousness or distress

(Carver & Connor-Smith, 2010; Caspi et al., 2005; McCrae & Costa, 1987; Ozer & Benet-Martinez, 2006). Individuals who are anxious or distressed could be more likely to want to relocate because of perceived environmental distress but not cite amenity as a reason for relocation.

In addition to the above hypotheses, I expect to confirm several of the past findings related to general relocation and amenity relocation. Among those who engage in general and amenity relocation there will be higher than average socioeconomic status; they will be more likely to identify as white; they will report higher levels of health than their peers; and they will be younger.

The path model depicted in Figure 2.4 and the hypothesized effects will be tested in the analyses that follow in Chapter 4. The analyses are exploratory because of the tentative features of the study. The tentative features of the study include the definition of an amenity move and the expectations regarding personality traits. Through the statistical analyses conducted on the relocation model depicted in Figure 2.4 a better understanding of the psycho-social effects on relocation and amenity relocation should emerge.

Chapter 3: Methods

Data Source

This study employs three waves of the Health and Retirement Study (HRS) to examine the demographic and psycho-social factors that predict relocation and amenity relocation. A more detailed explanation of the HRS's origin, questionnaires, and procedures can be found at http://hrsonline.isr.umich.edu/. The HRS obtains information on family, health, retirement, finances, social networks, and psychological characteristics. The nationally representative data is collected from adults, ages 50 and over, living in the United States. The HRS study began in 1992 and has been conducted every two years with the same participants, adding new cohorts of participants periodically at the younger end of the age distribution.

The data is collected by in-person interviews, telephone interviews, and leave-behind questionnaires. The data for the study comes from one of two published sources: the HRS Core Files which contain raw data and the RAND Fat Files which are a "re-organized" version of the HRS Core Files.

The three waves utilized in this study come from 2006, 2008, and 2010. Because the main goal of this study is to explore factors predicting relocation, respondents were followed from the 2006 wave to the 2008 wave and from the 2008 wave to the 2010 wave. The 2006 and 2008 T_1 data included demographic measures, health measures, residential satisfaction measures, psychological well-being measures, and personality measures. The 2008 and 2010 T_2 data waves had information about relocation.

Although the HRS is a panel study, the cases in the two datasets 2006-2008 and 2008-2010 do not overlap. The datasets do not overlap because the analysis depends on the psycho-social measures (e.g. residential satisfaction, psychological well-being, and personality) which

came from the leave-behind questionnaire that is distributed to participants every other wave (i.e. every four years). In other words, half of the primary respondents answered the psycho-social questions in 2006, and the other half of the primary respondents answered the psycho-social questions in 2008. Because of the administration of the leave-behind questionnaire there are two separate samples, one in 2006-2008 and another in 2008-2010. It is not possible to follow the same people from across all three waves. It would be possible to combine the two samples by merging baseline data to look at relocation from T_1 (2006 and 2008) to T_2 (2008 and 2010). However, the decision was made not to do this for two reasons. The first reason was the effect of the recession. Analysis was conducted on both the 2006-2008 and the 2008-2010 waves because of concern about the effect of the economic downturn between 2008-2010 and the downturns influence on the housing market (Rampell, 2010). The second reason for the separate analysis was the two samples could provide validation of the results.

A unique aspect of the HRS is the household level and individual level data collected. In the overall study there were 18,469 respondents in 12,605 households in 2006 with a response rate of 88.9 percent. In the 2008 wave there were 17,217 respondents in 11,897 households and the response rate was 88.4 percent. There were 22,039 respondents in 15,283 households in 2010 (the response rate has not been released yet)**.** For the purposes of this study HRS data came from a primary respondent and in many cases a second household member (secondary respondent). To be included as a secondary respondent in this research study one had to identify as the primary respondent's spouse or partner. Some of the questions in the HRS data were asked of both the primary respondent and the secondary respondent, other questions were asked of just the respondent, and other questions were asked of just the primary respondent but were representative of the household. For example, the variable functional health was a series of

questions asked of both respondents. Some questions, such as psychological well-being or type of relocation, were asked of just the primary respondent and represent only the primary respondent. Other items, such as household wealth, were only asked of one respondent, but were representative of all members of the household. Additional information was collected from both the primary and secondary respondents, and this information includes: age, self-reported health, difficulties with functional activities, and retirement status. Appendix A details all the measures and constructed scales used in the study, along with information on the variable level, question content, response categories, and HRS dataset origin.

Data from secondary respondents, the primary respondent's spouse or partner, were available for many of the predictor variables and when applicable were included as part of the analysis. For the remainder of this report, replies from the spouse or partner will be termed "spouse" measures.

The analytic sample for this analysis ($n_{2006\text{-}2008}$= 4,210 and $n_{2008\text{-}2010}$ = 3,667) included primary respondents ages 50-84 who responded to the survey questions between 2006-2008 and 2008-2010 and who were not living in a nursing home at any time or had items answered by a proxy respondent. The analytic sample was developed as follows (Table 4.1).

Table 3.1
Sample Exclusions

	Time Period 2006-2008 *n*= 4,210	Time Period 2008-2010 *n*= 3,667
Starting Sample (Core Interview & Leave-Behind Questionnaires Respondents)	11,701	11,053
Skilled Nursing Facility in Past Two Years	(1,046)	(1,626)
Proxy Respondent	(2,827)	(2,701)
Age below 50 or 85+	(1,283)	(1,284)
Phone Interview (No Leave-Behind Questionnaire)	(369)	(209)
Secondary Respondent	(1,966)	(1,566)

Altogether, 11,701 had replies on the core interview and the leave-behind questionnaire in both 2006 and 2008, and 11,053 had replies in both 2008 and 2010. Respondents who lived in a skilled nursing facility at T_1 or T_2 of the two periods were not included in the analysis. Filtering based on residence in a skilled nursing facility was based on an item asking if the respondent had spent time in a skilled nursing facility in the past two years. If the response was yes for either the primary respondent or secondary respondent the participant was eliminated from the sample because their moves were not voluntary. This resulted in 1,046 cases excluded from the 2006-2008 dataset and 1,626 cases excluded from the 2008-2010 sample. In addition, cases indicating the use of a proxy respondent at T_1 or T_2 were not included in the analysis because their data responses lacked validity. In the 2006-2008 sample 2,827 cases were eliminated and in the 2008-2010 sample 2,701 cases were eliminated due to a proxy respondent. Respondents were also excluded if they were under the age of 50 or over the age of 84 at T_1 (2006 or 2008). Respondents under the age of 50 were not included in the analysis because they were deemed not to be representative of older adults relocating. Older adults 85 and over were eliminated because they were deemed over the average age of the typical amenity relocating older adult (Del Webb, 2010; ASHA, 2009). In the 2006-2008 sample 1,283 cases were eliminated and in the 2008-2010 sample 1,284 were eliminated due to the age restrictions placed on the sample. Respondents were also eliminated if they completed their interview over the phone. In the 2006-2008 sample 369 respondents were eliminated and in the 2008-2010 sample 209 were eliminated. Secondary respondents (1,966 from the 2006-2008 sample and 1,566 from the 2008-2010 sample) were also eliminated because the primary respondent "spoke for" their household regarding reasons for relocation (rationale below). In summary there were 4,210 cases to analyze in the 2006-2008 dataset and 3,667 cases to analyze in the 2008-2010 dataset.

Variables

The main outcome variable in this study is relocation, which is measured as a yes or no question. If the respondent answered yes the respondent was asked why the move occurred. The relocation reason was coded by HRS staff into one of 50 categories (Table 4.1). The relocation item was asked of only the primary respondent in each household. For the purposes of analysis, secondary respondents in households where the primary respondent reported relocating were eliminated. This decision was made because the response was only reflective of the respondent who answered the item. This is congruent with the logic used to develop Figure 2.4 because, although the decision to relocate is influenced by household factors such as health and wealth, the HRS report about the actual decision to relocate is an individual response. Despite data availability from both members of a partnered household, the unit of analysis in this study is the individual because, although the decision to relocate is influenced by other household members, the actual stated reasoning for relocation is an individual opinion.

The primary independent variables were residential satisfaction, psychological well-being, and personality which were all measured at the primary respondent level. Other primary respondent items used in this study included covariates: age, gender, race, education, and retirement status. These variables were hypothesized to predict relocation directly and also predict relocation indirectly through residential satisfaction and psychological well-being.

Measures

Relocation was measured at T_2 (2008 or 2010) and all other measures come from the preceding T_1 wave (2006 or 2008). Personality was only measured at T_1 and was assumed to be stable over time (Costa &McCrae, 1994; McCrae & Costa, 1999). Age, gender, race, education,

retirement, marital status, self-reported health, difficulty with functional activities, and wealth were only measured at T_1 because these variables were presumed to only affect the relocation decision a priori. Likewise, residential satisfaction and psychological well-being were only measured at T_1 because these evaluations were presumed to impact the decision to relocate before the actual relocation (Kahana et al., 2003; Golant, 2011; Löckenhoff, Terracciano, & Costa, 2009). Measures for each study variable are detailed below, and this information can also be found in Appendix A.

Relocation. Relocation, the dependent variable, has a two-part measurement. The first part asked if the respondent had relocated in the last two years. The data show that 9.2 percent (n=387) of the analytic sample moved between 2006 and 2008, and that 8.5 percent (n=313) moved between 2008 and 2010. The portion of the sample who reported relocating is very comparable to other studies and analyses of relocation behavior (Sergant et al., 2008; AARP, 2013).

If the respondent had relocated they were then asked the reason for relocation. The reasons for relocation were classified for this study into two categories: relocated for amenities and did not relocate for amenities. Table 4.1 has the justification for why each response was categorized as an amenity move or not an amenity move. The amenity move designation is this study's operationalization of the concept of *first moves*.

Residential Satisfaction. Residential satisfaction is measured from survey items about the neighborhood's physical and social aspects (Mendes de Leon et al., 2009). There are eight items measured on a seven-point scale that generate two scale scores. One of the scales with four items is a measure of neighborhood physical order. Each item had two sentences describing neighborhood physical order. Participants were asked to place a mark next to the statement they

felt best represented how they felt about their neighborhood order. An example of an item are these two sentences, "Vandalism and graffiti are a big problem in this area" and "There is no problem with vandalism and graffiti in this area." The other score is a neighborhood social cohesion score measured by the other four items. Similar to neighborhood physical order neighborhood social cohesion items each had two sentences. One example of an item from the neighborhood social cohesion measure is this item with two statements, "I feel that I don't belong in this area" and "I really feel part of this area." The items for both neighborhood physical order and social cohesion were averaged to determine scores. Both of these scores are the HRS technique for measuring neighborhood satisfaction (2006 α of Neighborhood Physical Order=.64 and α of Neighborhood Social Cohesion=.82 and 2008 α of Neighborhood Physical Order=.83 and α of Neighborhood Social Cohesion=.86) Cases were coded as missing if two or more of the items were missing for a scale. The average neighborhood physical order (the higher the score the more neighborhood physical order) score was 5.49 in 2006 and 5.48 in 2008. The average social cohesion score (the higher the score the greater neighborhood social cohesion score) was 5.48 in 2006 and 5.47 in 2008. The neighborhood physical order and neighborhood social cohesion scores served as separate outcome variables in the model and as separate predictor variables of relocation in the model.

Psychological Well-Being. Psychological well-being is measured with the Ryff measures of psychological well-being (Keyes, Shmotkin, & Ryff, 2002; Ryff, 1989; Ryff, 1995; Ryff & Keyes, 1995; Ryff & Singer, 1998). The Ryff measure of psychological well-being had an alpha level of .74 in 2006 and .76 in 2008. Seven items measured on a six-point scale generate the score for psychological well-being. The seven items are averaged with higher scores designating higher levels of psychological well-being. Data was averaged, but cases where three or more of

the items were missing were not scored and they were coded as missing data points. The average psychological well-being score was 4.56 in 2006 and 4.68 in 2008.

Additional Measures. There were 16 individual characteristics utilized in the study. All of the individual characteristics were predicted to influence relocation directly and indirectly through residential satisfaction and psychological well-being. Descriptive statistics for some individual characteristics are displayed in the table below.

- Demographic Information: This included the primary respondent's age in years, gender, race (recoded as white/not white), and education measured in years, as well as the secondary respondent's age in years.
- Primary Respondent's Retirement Status: This was recoded into two categories retired or not retired. Respondents who answered completely retired or irrelevant were coded as retired. Respondents who stated they were still working or partially retired were coded as not retired.
- Secondary Respondent's Retirement Status: Measured with the same scale.
- Primary Respondent's Self-Reported Poor Health: The original variable asks how the respondent rates one's health with a seven-point ordinal scale.
- Secondary Respondent's Self-Reported Poor Health: Measured with the same scale.
- Primary Respondent's Difficulty with Functional Activities: Functional health represented items on a summed scale of difficulties with functional activities based on twelve yes/no questions about mobility, strength, and motor skills.
- Secondary Respondent's Difficulty with Functional Activities: Measured in a similar fashion.
- Personality: Personality is measured with 26 items meant to assess the five traits of

openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism (Caspi et al., 2005; Mroczek, Spiro, & Griffin, 2006; Ozer & Benet-Martinez, 2006). Each item is measured on a four-point scale. Eight additional items were added to the original 26 items to better capture the personality traits, conscientiousness and neuroticism. The eight additional items are measured on a five-point scale (Donnellan, Oswald, Bard, & Lucas, 2006). Each personality trait was it's own variable; they were presumed not to affect each other. The personality measures in the HRS are obtained using the NEO-FFI. There has been some criticism (Roberts & Mroczek, 2008) of these personality measures and how the factors are derived, but they are the most widely cited of personality measures, currently the most widely used, and the personality measure used in the HRS.

Table 3.2
Measures in the Analysis and Summary Statistics

	Time Period 2006-2008 *N=4,210*	Time Period 2008-2010 *N=3,667*
Primary Respondents whom Engaged in Relocation, Percent who responded that the engaged in relocation in past two years	9.2 %	8.5 %
Neighborhood Physical Order, Mean (±SD) on a seven-point scale.	5.49 (1.30)	5.48 (1.44)
Neighborhood Social Cohesion, Mean (±SD) on a seven-point scale.	5.48 (1.36)	5.47 (1.41)
Psychological Well-Being, Mean (±SD) on a six-point scale.	4.56 (.92)	4.68 (.92)
Primary Respondent's Age, range 50-84. Mean (±SD).	66.40 (8.78)	67.4 (8.29)
Secondary Respondent's Age, range 50-84 Mean (±SD).	64.94 (9.71)	66.09 (9.37)
Primary Respondent's Gender, Percent Male.	35.9 %	33.5 %
Primary Respondent's Race, Percent White.	79 %	78.4 %
Primary Respondent's Level of Education, Percent with Some College or Higher.	26.2 %	26.4 %
Primary Respondent's Retirement Status, Percent fully retired and those for who the	68.9 %	71.1 %

question was irrelevant.		
Secondary Respondent's Retirement Status, Percent fully retired and those for who the question was irrelevant.	63.6 %	61.6 %
Primary Respondent's Self-Reported Health, Percent marked good/very good/excellent.	73.4 %	72.9 %
Secondary Respondent's Self Reported Health, Percent marked good/very good/excellent.	77.9 %	75.4 %
Primary Respondent's Difficulty with Functional Activities, Mean (±SD) on an eleven-point scale.	2.87 (2.94)	2.88 (2.92)
Secondary Respondent's Difficulty with Functional Activities, Mean (±SD) on an eleven-point scale.	2.43 (2.66)	2.48 (2.73)
Openness to Experience, Mean (±SD) on a four-point scale.	2.96 (.54)	2.94 (.56)
Conscientiousness, Mean (±SD) on a four-point scale.	3.37 (.46)	3.38 (.47)
Extraversion, Mean (±SD) on a four-point scale.	3.22 (.55)	3.22 (.55)
Agreeableness, Mean (±SD) on a four-point scale.	3.54 (.46)	3.55 (.47)
Neuroticism, Mean (±SD) on a four-point scale.	2.07 (.607)	2.02 (.619)
Marital Status, the percent of respondents who reported being married/ partnered.	53.5 %	51.0 %
Wealth, Mean (±SD).	$494,650 ($2,083,434)	$500,356 ($1,565,043)

There were two household characteristics utilized in the study. All of the household characteristics were predicted to influence relocation directly and indirectly through residential satisfaction and psychological well-being. Descriptive statistics for some household variables are displayed in the table above.

- Marital Status: Respondents were categorized as Married/ Partnered or Single. Respondents who stated that they were married, married with a spouse absent, or partnered were coded as Married/ Partnered. Those who stated they were separated, divorced, separated/ divorced, widowed, and never married were coded as Single.

- Wealth: The HRS imputes household wealth from several sources: assets, value of primary and secondary residences, income, and lump sum payment.

Analysis

The study's research questions required longitudinal data and a data comparison between the 2006-2008 and 2008-2010 time periods. The research questions, hypotheses, and new theoretical model were tested using path analyses. The primary research question was whether residential satisfaction, psychological well-being, and personality influenced relocation, and more specifically, relocation for amenities. The spouse/partner responses collected from the secondary respondent were treated as individual-level variables that likewise influenced an individual's decision to relocate.

Data management. Data management included the restructuring of the database to incorporate all the HRS source files into two analytic files, a file for the 2006-2008 data and a file for the 2008-2010 data. The data were screened for: HRS data alerts about variables, normal distribution among variables, missing data, outliers, and collinearity between independent variables. In the case of missing data, the first step was to determine why the data were missing. If the data were missing due to skip patterns (e.g. functional activities) then a summed score that accounted for the skip patterns was calculated. For example if an individual could not walk a block they were not asked if they could walk a mile. Data that were missing because the respondent did not answer questions in that wave (failed to complete leave-behind questionnaires) were eliminated. In all other cases missing data were handled using full information maximum likelihood technique while conducting analyses in MPlus unless otherwise noted. Weighted least squares with mean and variance adjusted was utilized for the analyses procedure. The parameter estimates, standard errors, and significant predictors were the

same for direct predictors in both analyses.

Procedure: The first step of the analysis was to develop the database that was used to carry out the statistical analysis. A mix of the HRS Core dataset and the RAND dataset was utilized to create the database. The data were stored in a file on one of two password-protected computers. Data merging and cleaning was conducted in PSAW V. 21 (SPSS). Data analysis was conducted in SPSS and MPlus. The analytic sample was trimmed to eliminate respondents who qualified as a proxy respondent, who resided in a skilled nursing facility, or who were over the age of 85.

The plan for analysis included several statistical tests and then more advanced statistical analysis of the model presented in Figure 2.4. First, the data were examined using univariate statistics for all measures and appropriate checks of psychometric properties of all summed scales. Second, bivariate measures were used to determine the association between all variables and the dependent outcome variable of relocation and amenity relocation. Before conducting more advanced statistical analysis, correlations were calculated to verify the relation between the variables.

The main objective of the statistical analysis was to test the model outlined in Figure 2.4 using a series of path analyses with a categorical outcome variable. Particular interest was paid to the direct relationship between personality traits and relocation and to the indirect relationship of the two measures of residential satisfaction and psychological well-being (observed variables) on the general relocation and amenity relocation decisions. Path analysis was utilized because of the research questions. The first analysis was conducted on Figure 2.4 using the binary outcome moved and did not move. After examining these results, the model in Figure 2.4 was tested

among movers only using a two-category outcome variable of moved for amenities or moved for other reasons.

The final step of the analysis was to compare the models from the different periods of the HRS datasets 2006-2008 and 2008-2010 to see whether there was a period effect due to the housing downturn of 2008.

Chapter 4: Results

This chapter presents results in three sections: a detailed explanation as to how relocation reasons were categorized as amenity relocation versus non-amenity relocation; correlations among predictor variables of interest; and tests of the model proposed in Figure 2.4. Throughout the results section the two time periods, 2006-2008 and 2008-2010, are presented and the statistical similarities and differences are noted.

Defining an Amenity Move

One of the unique aspects of this analysis is the relocation classification system. The HRS asked the primary respondent from each household if he or she had relocated in the past two years. If the respondent answered he or she had relocated, the primary respondent was then asked why the move occurred. Interviewers recorded up to two reasons for each respondent and HRS staff members coded these into 50 different responses in the 2006-2008 study and 40 responses in the 2008-2010 study. Because one of the primary goals of the following analyses was to determine the motivations behind relocation, the responses were classified as relocated for amenities versus relocated for other reasons. The classification system was based on a complete literature review of each response (Table 4.1). Each reason for relocation that was classified as an amenity move has at least one reference that supports the "amenity" character of this reason. In general, amenity moves were those undertaken voluntarily for such amenities as weather, activities, mountains or beaches, lower costs of living, transportation, and proximity to services.

Table 4.1.
HRS-coded Reasons for Relocation Classified into Amenity and Other Reasons

Moved for Amenities
1. Climate or weather (Del Webb, 2010; Carlson et al., 1998; Haas & Serow, 1993)
2. Not happy in last location (Kahana et al., 2003)
3. Moved into previously owned property; formerly respondents second or vacation home (Cuba, 1991)
4. Smaller or less expensive home (Haas & Serow, 1993; Breuer, 2005)
5. Respondent retired (Wiseman, 1980; Breuer, 2005)
6. Leisure activities (McHugh & Larson-Keagy, 2005; Del Webb, 2010)
7. New neighborhood/location better; better area; nicer location. (These descriptive terms or similar only) Can refer to qualities of the area such as friendly people or having good schools (Kahana et al., 2003)
8. Larger home; larger yard (McHugh &Larson-Keagy, 2005)
9. Old Neighborhood/ location bad (Haas &Serow, 1993)
10. Spouse retired (Wiseman, 1980; Breuer, 2005)
11. Public transportation (Hunt & Gunter-Hunt, 1986)
12. Moved to retirement housing or complex (Must say something specifically about retirement or senior housing) (McHugh & Larson-Keagy, 2005)
13. Lived in apartment, mobile home, condo before; have now moved into a house (McHugh &Larson-Keagy, 2005)
14. Old home too expensive (Haas & Serow, 1993)
15. Shopping or other consumption services (Hunt & Gunter-Hunt, 1986)
16. New house/apartment has specific desirable features not size related. E.g. All on one floor; lake access; view. Old home has undesirable features (McHugh & Larson-Keagy, 2005)
17. Cheaper, area or NA what; not house related or mentioned (Haas & Serow, 1993; Breuer, 2005)
18. Work or retirement related (Wiseman, 1980; Breuer, 2005)
Moved for Other Reasons
Near or with children
Closer to work
Moved into area where had lived previously
Could not live by self
Respondent or secondary respondent changed jobs
To get away from family members
Moved into house where grew up
Don't know
Near or with other relatives/ friends
Dispossessed/ forced to move out
Simpler house to take care of
Wanted to live by self

To care for relative/ family member
To get away from non-family members
Health problem or services
Sold old home
Bought own/ new home
Negative change in economic status
To move in with or nearby non-family member
Positive change in health
Financial reasons
Change in marital status
Natural disaster
In temporary housing
Positive change in economic status
Personal reasons
Other
Family problems

When the response could be classified as an amenity move but could also be interpreted as relocation for another reason, that response was typically considered relocation for another reason and not as an amenity move. For example "Moved into area where grew up" could have been an amenity move or a move for caregiving or finances. In total 18 categories were considered an amenity move in the 2006-2008 and 2008-2010 datasets.

As noted in the previous chapter, 9.2 percent of the sample relocated in the two years prior to 2008 and 8.5 percent of the sample relocated in the two years prior to 2010. There was no significant difference (α=.05) between the proportion of respondents who relocated in the 2006-2008 dataset and the 2008-2010 dataset. Between 2006 and 2008, 3.6 percent of the sample had relocated for amenities, and between 2008 and 2010 2.9 percent of the analytic sample had relocated for amenities. Putting it another way, of those who moved, 39 percent of the movers in 2008 and 34.2 percent of the movers in 2010 citied an amenity as their motivation for relocation. There was not a significant difference between these two proportions. There is no way to validate these findings because no other studies have ever examined a nationally representative dataset

for relocation specifically related to amenities. Furthermore, this is the first indication of how many older adults engaged in amenity relocation. To gain more insight into these findings they can also be examined by looking at the percentages of certain groups who engaged in relocation and amenity relocation (Table 4.2).

Table 4.2.
Selected Demographic Measures (for Respondent) and the Incidence of Moves

	Moved		Amenity move	
	2006-2008	2008-2010	2006-2008	2008-2010
Total	9.2 %	8.5 %	3.6 %	2.9 %
Age:				
• 50-62	12.2 %	10.3 %	5.0 %	3.7 %
• 63-70	8.8 %	8.4 %	3.6 %	2.6 %
• 71-84	6.5 %	7.1 %	2.2 %	2.6 %
Gender:				
• Male	8.3 %	8.7 %	3.8 %	2.4 %
• Female	9.7 %	8.4 %	3.4 %	2.8 %
Race:				
• White	8.8 %	8.3 %	3.4 %	2.8 %
• Not white	10.6 %	9.2 %	4.3 %	3.0 %
Education:				
• Some College or Higher	10.3 %	9.0 %	5.2 %	2.6 %
• Other	8.8 %	7.2 %	3.0 %	3.0 %
Retirement status:				
• Retired	8.9 %	8.3 %	2.8 %	2.4 %
• Not Retired	9.5 %	8.8 %	4.7 %	3.6 %
Marital status:				
• Married	7.8 %	7.6 %	3.2 %	2.8 %
• Not Married	10.8 %	9.5 %	4.1 %	3.0 %

There were some interesting findings examining the characteristics of the respondents. Respondents were more likely to move when they were younger. The percentage of respondents who moved between the ages of 50 to 62 ranged from 12.2 percent in 2008 to 10.3 percent in 2010. This percentage decreased was lower for the 63-70 age group in both years and also the 71 to 84 age group in 2008. The same pattern was seen when just the amenity moves were examined in 2008 and 2010, that is as age increased the percentage that relocated decreased. One of the

more interesting findings was related to race, which showed that non-whites were more likely to engage in relocation and amenity relocation. Past research has shown that those respondents who were white were more likely to engage in amenity relocation. One statistic that was interesting was the lower education level among those who engaged in amenity relocation in 2010. One reason for this reversal could be that those who were better educated had homes that were more impacted by the economic recession that was ongoing in 2010 and decided to put off an amenity move. Another surprising finding was that retirees were less likely to relocate for amenities. This finding related to amenity moves was different than previous studies. One reason for this result could have been that those who relocated for amenities could have been working part time. Another curious finding was married people were less likely to relocate and relocate for amenities then those who were not married. A possible explanation for this could be that married individuals had a more stable housing situation or were more tied down to the current location than single individuals.

Correlations between Dependent and Independent Variables

Prior to performing the path analyses, significant relationships were examined among the predictor variables. Pearson's correlations were computer for some of the variables. All of the predictor variables are displayed in Table 4.3 for the 2006-2008 dataset and in Table 4.4 for the 2008-2010 dataset. The following comments take both correlation tables into consideration.

Table 4.3

Correlations between Predictor Variables 2006-2008

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1. Neighborhood Physical Order	1.00																			
2. Neighborhood Social Cohesion	0.45	1.00																		
3. Psychological Well-Being	0.20	0.26	1.00																	
4. Age	0.01	0.12	-0.08	1.00																
5. Secondary Respondent's Age	-0.02	0.13	-0.06	0.78	1.00															
6. Primary Respondent's Gender	0.04	-0.02	-0.01	-0.01	-0.22	1.00														
7. Primary Respondent's Race, White	0.22	0.17	-0.03	0.09	0.08	0.08	1.00													
8. Education	0.21	0.08	0.18	-0.17	-0.15	0.14	0.19	1.00												
9. Respondent's Retirement Status	-0.06	0.03	-0.14	0.50	0.44	-0.09	0.02	-0.21	1.00											
10. Secondary Resp. Retirement Status	-0.03	0.10	-0.07	0.48	0.54	-0.03	0.06	-0.14	0.43	1.00										
11. Self-Reported Health*	-0.22	-0.17	-0.30	0.09	0.08	-0.05	-0.17	-0.31	0.25	0.10	1.00									
12. Secondary Resp. Self-Reported Health*	-0.13	-0.06	-0.14	0.11	0.16	-0.08	-0.17	-0.31	0.16	0.24	0.24	1.00								
13. Functional Activities	-0.19	-0.06	-0.25	0.13	0.14	-0.19	-0.13	-0.21	0.15	0.29	0.57	0.21	1.00							
14. Secondary Resp. Functional Activities	-0.12	0.17	-0.13	0.17	0.18	0.08	-0.03	-0.20	0.15	0.29	0.19	0.55	0.23	1.00						
15. Openness to Experience	0.11	0.11	0.38	-0.09	-0.06	0.01	-0.13	0.28	-0.14	-0.09	-0.22	-0.11	-0.16	-0.10	1.00					
16. Conscientiousness	0.14	0.18	0.42	-0.05	0.01	-0.10	-0.13	0.14	-0.11	-0.01	-0.26	-0.11	-0.20	-0.09	0.44	1.00				
17. Extraversion	0.04	-0.19	0.39	0.00	0.05	-0.12	-0.05	0.03	0.01	0.00	-0.23	-0.04	-0.15	-0.07	0.52	0.40	1.00			
18. Agreeableness	0.07	0.17	0.28	0.03	0.10	-0.28	-0.02	-0.01	-0.08	0.02	-0.09	0.01	-0.01	-0.04	0.39	0.42	0.56	1.00		
19. Neuroticism	-0.16	-0.19	-0.34	-0.12	-0.08	-0.07	0.03	-0.11	0.02	-0.02	0.25	0.07	0.23	0.06	-0.23	-0.24	-0.23	-0.11	1.00	
20. Marital Status	0.11	0.09	0.12	-0.15	0.00	0.21	0.19	0.16	-0.07	0.00	-0.13	0.00	-0.16	0.00	0.03	0.04	0.01	-0.06	0.00	1.00
21. Wealth	0.05	0.04	0.06	0.03	0.03	0.05	0.08	0.13	-0.03	0.02	-0.09	-0.05	-0.08	-0.06	0.06	0.03	0.03	-0.01	-0.04	0.09

Note. Correlations displayed are Pearson Correlations.

Self-Reported Health is reported on a scale with 1= Excellent... 5=Poor

Table 4.4

Correlations between Predictor Variables 2008-2010

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1. Neighborhood Physical Order	1.00																			
2. Neighborhood Social Cohesion	0.77	1.00																		
3. Psychological Well-Being	0.14	0.21	1.00																	
4. Age	0.07	0.09	-0.05	1.00																
5. Secondary Respondent's Age	0.05	0.08	-0.04	0.76	1.00															
6. Primary Respondent's Gender	0.04	-0.01	0.01	0.03	-0.23	1.00														
7. Primary Respondent's Race, White	0.21	0.18	-0.03	0.10	0.10	0.04	1.00													
8. Education	0.19	0.13	0.21	-0.13	-0.08	0.13	0.13	1.00												
9. Respondent's Retirement Status	0.01	0.02	-0.12	0.49	0.46	-0.06	0.04	-0.19	1.00											
10. Secondary Resp. Retirement Status	0.02	0.04	-0.02	0.31	0.35	-0.07	0.04	-0.07	0.21	1.00										
11. Self-Reported Health*	-0.21	-0.24	-0.30	0.02	0.01	0.00	-0.15	-0.30	0.18	0.04	1.00									
12. Secondary Resp. Self-Reported Health*	-0.14	-0.13	-0.15	0.06	0.09	-0.03	-0.10	-0.28	0.08	0.09	0.25	1.00								
13. Functional Activities	-0.19	-0.19	-0.26	0.10	0.15	-0.17	-0.09	-0.27	0.23	0.04	0.55	0.20	1.00							
14. Secondary Resp. Functional Activities	-0.08	-0.06	-0.14	0.16	0.17	0.10	-0.02	-0.18	0.11	0.18	0.18	0.55	0.18	1.00						
15. Openness to Experience	0.10	0.11	0.40	-0.08	-0.06	0.02	-0.01	0.31	-0.13	-0.05	-0.21	-0.17	-0.15	-0.10	1.00					
16. Conscientiousness	0.14	0.16	0.45	-0.05	-0.05	-0.08	0.06	0.16	-0.14	-0.05	-0.26	-0.16	-0.19	-0.15	0.44	1.00				
17. Extraversion	0.10	0.17	0.41	0.04	0.03	-0.06	-0.02	0.05	-0.04	-0.03	-0.22	-0.08	-0.18	-0.04	0.53	0.38	1.00			
18. Agreeableness	0.11	0.16	0.30	-0.01	0.03	-0.06	-0.02	0.03	-0.03	0.01	-0.09	-0.08	-0.01	-0.07	0.39	0.42	0.52	1.00		
19. Neuroticism	-0.14	-0.18	-0.36	-0.12	-0.07	-0.10	0.04	-0.12	0.00	-0.03	0.29	0.09	0.23	0.03	-0.23	-0.27	-0.23	-0.13	1.00	
20. Marital Status	0.11	0.08	0.12	-0.13	0.00	0.21	0.15	0.13	-0.06	0.00	-0.13	0.00	-0.15	0.00	0.03	0.04	0.01	-0.03	0.00	1.00
21. Wealth	0.14	0.11	0.09	0.04	0.07	0.20	0.10	0.20	0.00	0.06	-0.15	-0.12	-0.13	-0.09	0.10	0.08	0.04	-0.03	-0.07	0.12

Note. Correlations displayed are Pearson Correlations.

Self-Reported Health is reported on a scale with 1= Excellent... 5=Poor

Several correlations emerged across the independent variables that had a bivariate correlation greater than .35 (Table 4.3 and Table 4.4). The two measures of residential satisfaction, neighborhood physical order and neighborhood social cohesion, had positive correlations in both the 2006-2008 and 2008-2010 datasets. This relationship was expected because those who had better feelings of neighborhood physical order were more likely to go outside and socialize with their neighbors. Psychological well-being had a significant relationship with self-reported health, confirming that as respondents reported better levels of self-reported health they would be more likely to report higher psychological well-being. Higher levels of psychological well-being were also significantly and positively correlated with higher scale scores on openness to experience, conscientiousness, and extraversion in the 2006-2008 and 2008-2010 datasets. Higher levels of psychological well-being were significantly and negatively correlated with lower scale scores of neuroticism in the 2006-2008 and 2008-2010 datasets. In the 2008-2010 dataset there was a significant positive correlation between psychological well-being and agreeableness. As expected in both the 2006-2008 and 2008-2010 datasets, there was a positive correlation between the respondent's age and the secondary respondent's age, and their ages and retirement statuses. The respondent's lower self-reported health was significantly correlated with their greater difficulty in functional activities. The secondary respondent also displayed a similar correlation between their self-reported health and their difficulty with functional activities.

Among the personality measures, higher levels on the openness to experience scale were associated with higher scale levels of conscientiousness, extraversion, and agreeableness ($r > .35$). Higher scale scores on conscientiousness were correlated with

higher scale scores on extraversion and agreeableness. Higher scale scores on the extraversion scale were correlated with higher scores on the agreeableness scale. The remaining scale, neuroticism, correlated negatively with the other four scales, though at levels < .27. These correlations among the personality variables are similar to what previous researchers have found (Costa & McCrae, 1992; DeYoung et al., 2002; Digman, 1997; Goldberg, 1993; Rushton & Irwing, 2008).

Test of the Conceptual Model of Relocation in General

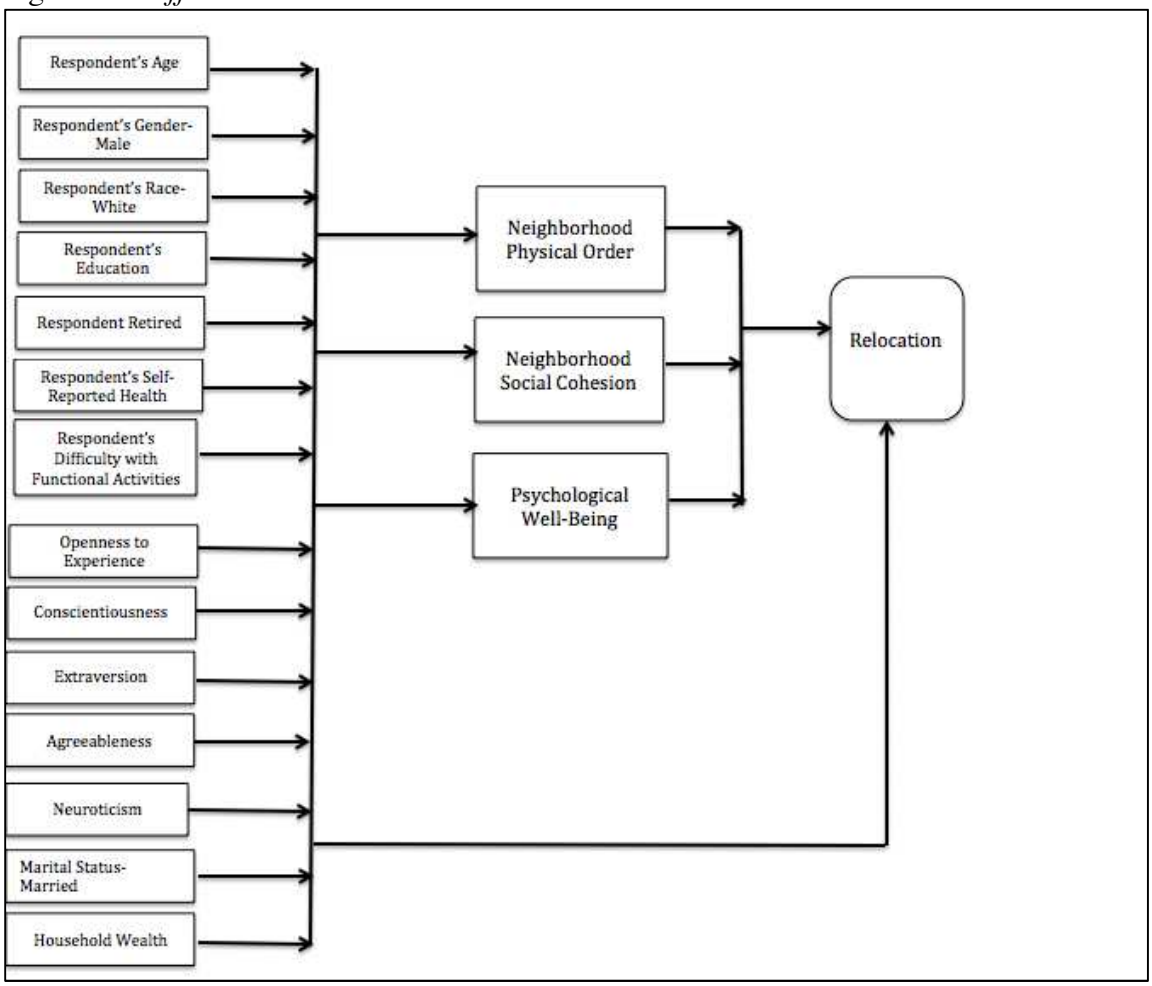
Testing of the conceptual model that was proposed in Figure 2.4 proceeded as follows. First, the predictors of relocation in general—moving versus not moving in the last two years were examined. Second the analysis of amenity moves only among those who had moved was examined.

All of the independent variables in this study were measured at T_1 in 2006 or 2008. Neighborhood physical order, neighborhood social cohesion, and psychological well-being were observed variables measured at T_1. These outcome variables were also predictor variables for the main dependent variable relocation. Relocation in the past two years was only measured at T_2 (2008 or 2010). Figure 4.1 shows the relocation model with the spousal variables excluded (all variables were observed). Each of the models depicted in the figures was tested twice, once for the 2006-2008 dataset and again for the 2008-2010 dataset. These results are reported in Tables 4.5 and 4.6 and in Tables 4.7 and 4.8. The models were tested using weighted least squares with mean and variance adjusted analysis procedures in MPlus.

Effects on Relocation 2006-2008. The model presented in Figure 4.1 is the graphic representation of the analyses in Table 4.5. The figure illustrates the relationships

among all the variables and covariates listed in Figure 2.4 in the methods chapter with the exception of spouse's age, spouse's self-reported health, spouse's retirement status, and spouse's difficulty with functional activities. More detail about the role of these variables will be discussed under Married Respondent Findings. The only constraint added to the model was that neighborhood physical order and neighborhood social cohesion were correlated. These two variables were positively correlated with a parameter estimate of .605 ($p < .001$). The WLSMV estimation was utilized to conduct the path analyses because of the categorical outcome variable.

Figure 4.1. *Effects on Relocation*



Selected parameter estimates are reported in Table 4.5 and 4.6 as standardized values. Table 4.5 shows the direct effects of all the covariates and observed variables on neighborhood physical order, neighborhood social cohesion, psychological well-being, and relocation. Table 4.6 shows the direct effects, indirect effects, specific indirect effects, and total effects of the personality variables on neighborhood physical order, neighborhood social cohesion, and psychological well-being. Additional indirect effects can be found in Appendix C.

The fit of the model to the 2006-2008 data are mixed for this model, but encourage a closer look at the results. The RMSEA had a value of .133 which indicated the poor fit of the model because RMSEA values should be less than .06 (Hu & Bentler, 1999). The CFI, a goodness-of-fit measure, had a value of .915 and this is considered acceptable.

Table 4.5
Effects on Relocation Parameter Estimates for Path Analysis: 2006-2008 (n=3,753)

	Neighborhood Physical Order	Neighborhood Social Cohesion	Psychological Well-Being	Relocation
Respondent's Age	0.023	0.106***	-0.034*	-0.126***
Respondent's Gender- Male	-0.009	-0.027	0.003	-0.015
Respondent's Race- White	0.170***	0.133***	-0.074***	0.028
Respondent's Education	0.107***	0.009	0.030	0.033
Respodent Retired	-0.016	0.016	-0.020	0.047
Respondent's Self-Reported Poor Health	-0.074***	-0.048*	-0.087***	-0.028
Respondent's Difficulty with Func. Activities	-0.048***	-0.050**	-0.046**	0.054
Openness to Experience	0.006	-0.029	0.109***	0.075*
Conscientiousness	0.044**	0.055**	0.217***	0.038
Extraversion	-0.024	0.087***	0.143***	0.041
Agreeableness	0.051*	0.088***	0.046**	-0.025
Neuroticism	-0.104***	-0.123***	-0.190***	0.032
Respondent's Marital Status- Married	0.043**	0.069***	0.074***	-0.063*
Household Wealth	0.054***	0.036*	0.047**	-0.113**
Neighborhood Physical Order				0.028
Neighborhood Social Cohesion				-0.123***
Psychological Well-Being				-0.043

Note. *p< .05; **p< .01;***p<.001

In the model depicted in Figure 4.1, the covariates and control variables that were significant direct predictors of relocation matched findings from previous literature. Age was a significant predictor of relocation ($\beta = -0.126$), indicating that as people aged they were less likely to relocate. Another significant predictor of relocation was household wealth ($\beta = -0.113$), as wealth increased respondents were less likely to relocate. Those who have more wealth enjoy more residential stability. Marital status ($\beta = -0.063$) was also a significant predictor of relocation. Those who were married were less likely to relocate; again this could be related to higher levels of residential stability among those who were married. Several covariates and demographic variables also served as indirect predictors of relocation. These results can be found in Appendix C. These significant predictors were mediated by all of the possible indirect paths.

Table 4.5 also indicates some significant findings related to the variables of primary interest. The results show that as neighborhood social cohesion increased, the likelihood of relocation decreased ($\beta = -0.123$). This confirms part of the primary relocation model that people with higher levels of neighborhood social cohesion are less likely to relocate. The only personality variable that had a direct and total effect (Table 4.6) on relocation was openness to experience ($\beta = 0.075$). Respondents who were more open to experience were more likely to relocate.

Several personality variables also were significant through an indirect relationship with relocation. The parameter estimates for indirect effects are shown in Table 4.6.

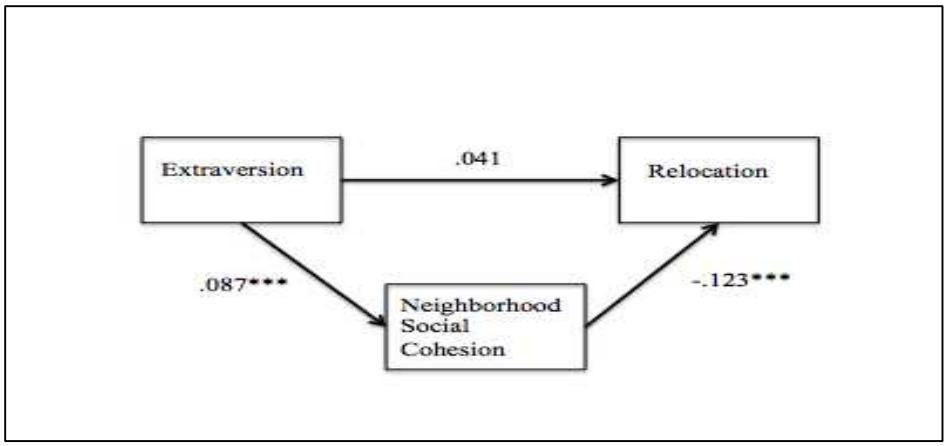
Table 4.6
Direct Effects and Total Effects of T1 Personality on T2 Relocation: 2006-2008

	Openness to Experience	Conscien-tiousness	Extraversion	Agreeableness	Neuroticism
Direct effect	0.075*	0.038	0.041	-0.025	0.032
Indirect effect	-0.001	-0.015**	-0.018**	-0.011**	0.020**
Total effect	0.074*	0.023	0.023	-0.037	0.053
Specific indirect paths					
Neighborbood physical order	-0.000	0.001	-0.001	0.001	-0.003
Neighborhood social cohesion	0.004	-0.007*	-0.011**	-0.011**	0.015***
Psychological well-being	-0.005	-0.009	-0.006	-0.002	0.008

*Note. *p< .05; **p< .01;***p<.001*

High levels of extraversion (β = -0.011) and agreeableness (β = -0.011) were indicative of a decreased likelihood of relocation. High levels of neuroticism (β = 0.015) were indicative of an increased likelihood of relocation. These variables had a significant indirect relationship mediated by neighborhood social cohesion. Figure 4.2 depicts this mediated relationship. Extraversion was a non-significant predictor of relocation but when mediated by neighborhood social cohesion, extraversion is a significant predictor of not relocating. Interpreting Figure 4.2, persons with high scores on the extraversion scale perceive greater neighborhood social cohesion, which reduced the likelihood of relocation.

Figure 4.2. *Mediated Relationship between Extraversion and Relocation utilizing standardized coefficients from Table 4.5 and Appendix C.**



*This table adjusts for age, gender, race, education, self-reported poor health, difficulty with functional activities, retirement, openness to experience, conscientiousness, agreeableness, neuroticism, marital status, and wealth

In a similar pattern, agreeableness and conscientiousness were also significant predictors of relocation through an indirect relationship with neighborhood social cohesion, as individuals higher on the aforementioned traits had a reduced likelihood of relocation. Being more neurotic was a significant predictor of relocating when mediated by neighborhood social cohesion, but in the opposite direction. Persons who were more neurotic trait perceived less neighborhood social cohesion and were more likely to relocate. Although, this model did not have adequate fit statistics for all measures of model fit, the findings offer the first evidence that personality plays a role in the decision to relocate. To further verify this, the same model was fit to a dataset where the baseline variables were collected at 2008 and the relocation questions were asked in 2010.

Effects on Relocation 2008-2010. The model presented in Figure 4.1 is also the graphic representation of the analyses reported in Table 4.7. The figure illustrates the relationship between all the variables and covariates listed in the methods section for the

year 2008 with the exception of the spousal measures. The only constraint added to the model was a correlation between neighborhood physical order and neighborhood social cohesion; this relationship had a parameter estimate of .737 and was significant ($p < .001$). As above, the WLSMV technique was utilized to conduct the path analyses.

The fit of the model in Figure 4.1 was a good fit for the data from 2008-2010, but again the results were encouraging. The RMSEA had a value of .057, which indicates a good fit of the model. The CFI had a value of .987, which is considered an excellent fit.

Table 4.7
Effects on Relocation Parameter Estimates for Path Analysis: 2008-2010 (n=3,266)

	Neighborhood Physical Order	Neighborhood Social Cohesion	Psychological Well-Being	Relocation
Respondent's Age	0.046*	0.054**	-0.030	-0.105**
Respondent's Gender- Male	0.010	-0.025	-0.006	0.036
Respondent's Race- White	0.144***	0.115***	-0.074***	0.040
Respondent's Education	0.080***	0.020	0.053**	0.009
Respodent Retired	0.019	0.020	-0.015	0.030
Respondent's Self-Reported Poor Health	-0.063**	-0.107***	-0.058**	0.028
Respondent's Difficulty with Func. Activities	-0.070***	-0.055**	-0.055**	0.061
Openness to Experience	-0.020	-0.038	0.089***	0.095*
Conscientiousness	0.031	0.012	0.228***	-0.022
Extraversion	-0.001	0.063**	0.176***	0.014
Agreeableness	0.092***	0.111***	0.057**	0.053
Neuroticism	-0.054**	-0.093***	-0.191***	-0.012
Respondent's Marital Status- Married	0.035	0.022	0.077***	-0.040
Household Wealth	0.120***	0.120***	0.043*	-0.156***
Neighborhood Physical Order				0.105*
Neighborhood Social Cohesion				-0.164**
Psychological Well-Being				-0.031

*Note. *p< .05; **p< .01;***p<.001*

There were several similar findings between the datasets for 2006-2008 and 2008-2010. Many estimates for the covariates and demographic variables were similar from both datasets. Increasing age was a significant predictor of not relocating in both 2006-2008 ($\beta = -0.126$) and 2008-2010 ($\beta = -0.105$). Wealth was also a significant direct

predictor of not relocating in both datasets (β= -0.113 and -0.156). However, marital status was not a direct predictor of relocation in 2010 but was in 2008.

There were also similarities between the 2006-2008 and 2008-2010 datasets with respect to the key variables of interest. Higher levels of neighborhood social cohesion meant a decreased likelihood of relocation in both the 2006-2008 and 2008-2010 datasets. The parameter estimates were similar in both time periods: -0.123 in 2006-2008 and -0.164 in 2008-2010. Higher levels on the openness to experience scale were a significant direct predictor of engaging in relocation in both datasets as well (β = 0.075 and 0.095).

Table 4.8
Direct Effects and Total Effects of T1 Personality on T2 Relocation: 2008-2010

	Openness to Experience	Conscien-tiousness	Extraversion	Agreeableness	Neuroticism
Direct effect	0.095*	-0.022	0.014	0.053	-0.012
Indirect effect	0.001	-0.006	-0.016	-0.010*	0.016
Total effect	0.096*	-0.028	-0.002	0.043	0.004
Specific indirect paths					
Neighborbood physical order	-0.002	0.003	0.000	0.010	-0.006
Neighborhood social cohesion	0.006	0.002	-0.010*	-0.018**	0.015**
Psychological well-being	-0.003	-0.007	-0.016	-0.002	0.006

*Note. *p< .05; **p< .01;***p<.001*

There were also several similarities in the indirect effects of personality variables. Indirect effects of covariates and other variables are reported in Appendix C. Table 4.8 shows the indirect effects of the personality variables. As in 2006-2008, higher extraversion and agreeableness scores in 2008-2010 had an indirect negative effect on relocation through neighborhood social cohesion. Greater extraversion and agreeableness predicted more neighborhood social cohesion; with a better opinion of the neighborhood social opportunities, respondents were less likely to move. Scale scores on neuroticism

that were higher were an indirect positive predictor of relocating in 2006-2008 and in 2008-2010 via its effect on lower neighborhood social cohesion.

There were some differences in the significant predictors between the 2006-2008 and 2008-2010 datasets. Extraversion and neuroticism were significant indirect predictors of relocation through all the mediating variables in the 2006-2008 dataset but were weaker indirect predictors in the 2008-2010 dataset. Conscientiousness was also a significant indirect predictor of not engaging in relocation through neighborhood social cohesion in 2006-2008 but was a weaker indirect predictor in 2008-2010. Increased neighborhood physical order was a predictor ($\beta = 0.105$) of relocating in the 2008-2010 dataset but not in the 2006-2008 dataset. The parameter estimates in 2008-2010, though weaker, were nevertheless similar in direction.

These replicated models illustrate that certain personality traits can play a pivotal role in relocation. Although this was hypothesized in Kahana and colleagues' (2003) Person-Environment Fit Model and illustrated among a smaller regional population in Florida and Australia, this is the first study to illustrate on a national level the role multiple personality factors play in relocation.

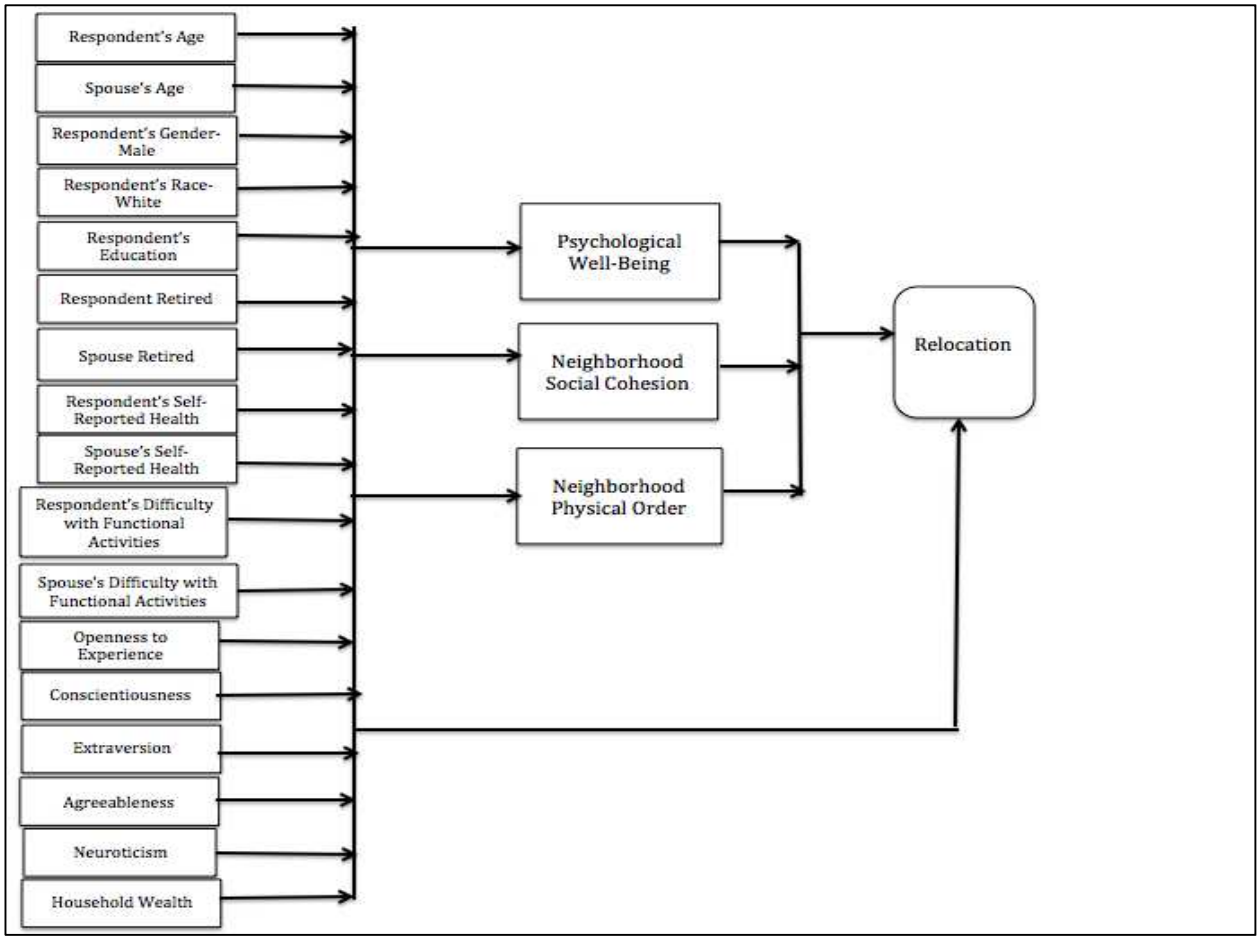
Test of the Conceptual Model of Relocation in General (married respondents only)

One of the main research goals was to incorporate items from both spouses when the respondent was married. Although the reason to relocate is individual, the behavior of relocation typically occurs at the household level. There were analytical and statistical difficulties encountered in trying to incorporate spousal data into the same analyses with those who did not have spousal data. The cases that had missing values for spousal information were handled in MPlus as missing data. Because the data were not missing at

random, this was not the appropriate technique. In order to mitigate this problem, those with spousal data were analyzed twice: once with all the respondents regardless of marital status and once with just people who were considered married per the question on marital status (Figure 2.4). The spousal variables that were included in the spousal analyses included: the spouse's age, spouse's retirement status, spouse's self-reported health, and spouse's functional difficulty with activity (Figure 4.3).

Spousal variables did not improve the fit of the model for either the 2006-2008 time period or the 2008-2010 time period, and none of the spousal variables were significant. Two possible reasons emerged as to why the spousal variables were not significant. One reason is that respondents already may have considered their spouse's age, retirement status, and health into their decision to relocate or not relocate. Another possible reason that spousal variables may not have been significant is the variables may not have been relevant to the decision to relocate. Of the four spousal variables (age, retirement status, self-reported health, and functional limitations) only age was a significant predictor of relocation for the respondent. Respondents may carry an effect of spouse's age because the couples' ages correlate >.75.

Figure 4.3. *Effects on Relocation with Spousal Variables*

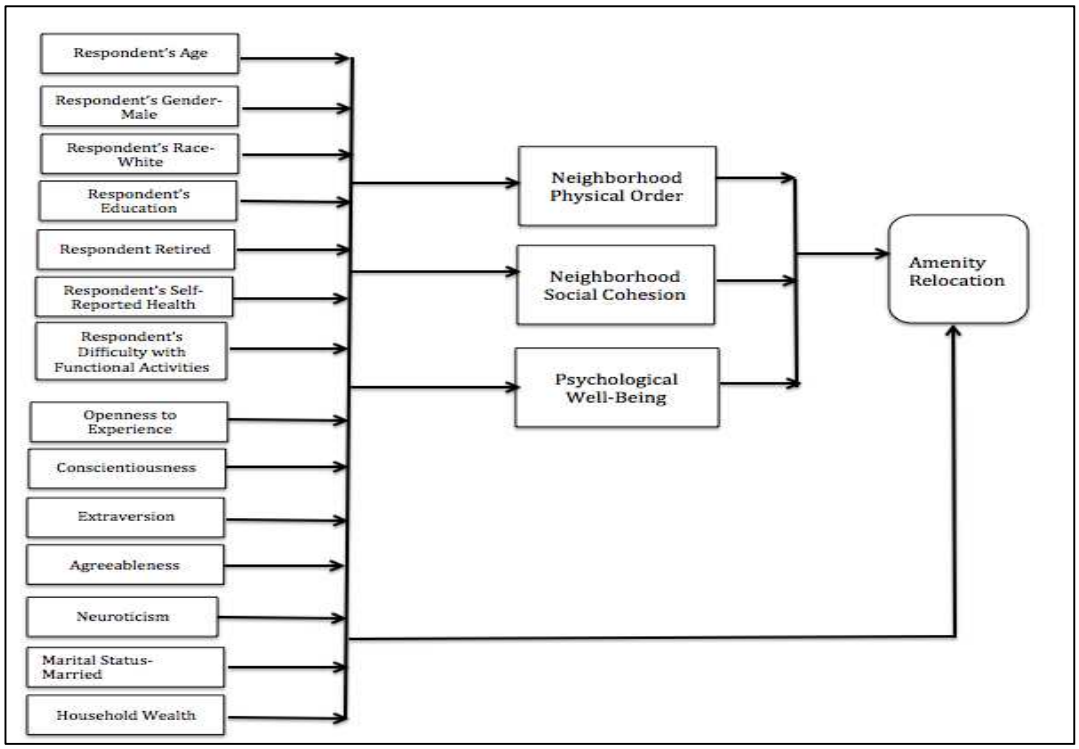


Test of the Conceptual Model of Amenity Relocation

Effects on Amenity Relocation 2006-2008. The next part of the analyses examines the choice for amenity relocation only among respondents who had moved, who numbered n=345 and n=284 in the two periods. The model presented in Figure 4.4 is the graphic representation of the analysis in Table 4.9. The figure illustrates the relationship between all the variables and covariates listed in the methods section with the exception of spouse's age, spouse's self-reported health, spouse's retirement status, and spouse's difficulty with functional activities. The only constraint added to the model was a correlation (r=.440) between neighborhood physical order and neighborhood social

cohesion (p<.001). The WLSMV technique was utilized to conduct the path analyses. All parameter estimates are depicted with standardized values.

Figure 4.4. *Effects on Amenity Relocation*



The fit of the model in Figure 4.4 was mixed. The RMSEA had a value of .095 which indicated a poor fit of the model because RMSEA values should be less than .05. However, the CFI, a goodness-of-fit measure, had a value of .952 which is considered excellent.

Table 4.9
Effects on Amenity Relocation Parameter Estimates for Path Analysis: 2006-2008 (n=345)

	Neighborhood Physical Order	Neighborhood Social Cohesion	Psychological Well-Being	Relocation
Respondent's Age	0.067	0.104	-0.092*	0.091
Respondent's Gender- Male	-0.111	0.011	-0.068	0.144
Respondent's Race- White	0.102	0.108*	-0.046	-0.105
Respondent's Education	0.146*	0.003	0.101*	0.047
Respodent Retired	0.025	0.058	-0.016	-0.210**
Respondent's Self-Reported Poor Health	-0.097	-0.152	-0.121*	-0.056
Respondent's Difficulty with Func. Activ	-0.107	-0.005	0.014	0.119
Openness to Experience	-0.038	-0.038	0.118*	0.180*
Conscientiousness	0.005	0.135*	0.207***	-0.123
Extraversion	0.099	0.159*	0.203**	-0.023
Agreeableness	-0.065*	0.061	0.039	0.027
Neuroticism	-0.134	-0.112	-0.210***	0.088
Respondent's Marital Status- Married	-0.070	0.074	0.054	-0.023
Household Wealth	0.052	-0.021	0.054	0.078
Neighborhood Physical Order				0.057
Neighborhood Social Cohesion				0.020
Psychological Well-Being				0.164

*Note. *p< .05; **p< .01;***p<.001*

Retired respondents were less likely to relocate for amenities. One reason for this could be that those who were still working had more financial ability to relocate. Another possible reason could be those who were retired were older and thus less likely to engage in amenity relocation. Table 4.9 also indicates some significant findings related to the variables of primary interest. Higher values on the openness to experience scale (β = 0.180) were a significant predictor of relocating for amenities. This relationship was also present among those who engaged in general relocation, but the effect here is larger than in Tables 4.5 and 4.7.

Table 4.10
Direct Effects and Total Effects of T1 Personality on T2 Amenity Relocation: 2006-2008

	Experience	tiousness	Extraversion	Agreeableness	Neuroticism
Direct effect	0.180*	-0.123	-0.023	0.027	0.088
Indirect effect	0.016	0.037	0.042	0.004	-0.044*
Total effect	0.196*	-0.086	0.019	0.031	0.043
Specific indirect paths					
Neighborbood physical order	-0.002	0.000	0.006	-0.004	-0.008
Neighborhood social cohesion	-0.001	0.003	0.003	0.001	-0.002
Psychological well-being	0.019	0.034	0.033	0.006	-0.034

*Note. *p< .05; **p< .01;***p<.001*

One personality variable also was significant through an indirect relationship with relocation for amenities (Table 4.10). Relocation for amenities was more likely among those who had lower values on the neuroticism scale (β = -0.044). Other predictor variables on relocation for amenities included psychological well-being (*p*=.053) and extraversion (*p*=.058), indicating that respondents who had a higher scores on the psychological well-being and extraversion scales was more likely to relocate for amenities.

These findings provide some support for the model and the hypothesis that personality traits play a role in amenity relocation. Higher levels of openness to experience were predictive of engaging in amenity relocation. However, the amenity relocation analyses provided a weaker model than the general relocation analyses because of the lower power.

Effects on Amenity Relocation 2008-2010. The model presented in Figure 4.4 was applied to the 2008-2010 data (n=284). The path analysis was conducted as before. The only constraint added to the model was a correlation between neighborhood physical order and neighborhood social cohesion. The parameter estimates between these two mediating variables was .661 with a p-value less than .001.

The model in Figure 4.4 provided a poor fit for the data. It is possible that the *n* in the 2008-2010 sample (n=284) was not large enough for the model. The RMSEA had a value of .167, which indicates a poor fit of the model. The CFI had a value of .883 which is considered unacceptable fit. Therefore the parameter estimates for the 2008-2010 dataset are not shown.

Test of the Conceptual Model of Amenity Relocation (married respondents only)

As with the relocation models the amenity relocation models were analyzed with four spousal variables similar to Figure 4.3. However, the analyses of the model when fitted to both the 2006-2008 and 2008-2010 datasets revealed that none of the marital status variables had significant effects on relocation.

Statistical Testing of Similarity between the 2006-2008 and 2008-2010 Data

The model presented in Figure 4.1 of the effects on relocation was the only valid model tested that was fit to more than one time period. The parameter estimates for 2006-2008 and 2008-2010 datasets are displayed in Table 4.5 and 4.7. There are directional and numeric similarities between the parameter estimates but it is not possible to tell the statistical similarity by examining the parameter estimates. A Chi-Square Difference Test can be performed to determine if the model's parameter estimates are statistically similar between the two time periods. The Chi-Square Difference Test Critical Value ($df=59; \chi^2 =73.699$) indicates that the models are not statistically different. However, there is some limitation to this finding because of the number of parameters estimated.

Chapter 5: Discussion

The first part of this chapter reviews findings and evaluates support for the study's major hypotheses. Non-significant research findings are also discussed. The second part of this chapter discusses the implications of the research findings and their applicability to the hypothesized model of relocation presented in Chapter 2. The final goal of this chapter is to summarize the limitations of this research and to make recommendations for future research.

Two-Year Incidence of Relocation

There are approximately 93.5 million adults between the ages of 50-84 in the United States (U.S. Census, 2012). Extrapolating the relocation proportions of 9.2 percent in 2008 and 8.5 percent in 2010 to the non-institutionalized US population as a whole, this research suggests between 9.5 to 8.7 million people will relocate between the ages of 50 to 84 every two years to a place that is not a skilled nursing facility. Among those who will engage in relocation approximately 3.7 to 3 million will relocate for amenities between the ages of 50 to 84 every two years. These approximations offer recent insight into the number of older adults who engage in any type of relocation, and the estimates suggest that relocation is more prevalent than thought. The last attempt to quantify the number of older adults who engage in relocation was made in the early 2000s (He & Schater, 2003; Longino & Bradley, 2006). He and Schater (2003) estimated that approximately 21 percent of adults 55 to 64 and 23 percent of adults 65 and older engaged in interstate and inter-county relocation over a five-year period. Longino and Bradley (2006) estimated that interstate migration in a five-year period occurred in 4.6 percent of the population among those 60 and over. The approximations from this study

are the first attempt to quantify the number of older adults who engage in amenity relocation. Although the numbers are not a large portion of the population, these numbers are only estimates of the population that moves every two years. This means that the percentage who over the long term relocate or relocate for amenities is actually higher among those ages 50-84 than the percentages for the two-year periods.

Research Hypotheses

Older adults considering general relocation will be more likely to relocate if they have lower levels of neighborhood social cohesion and neighborhood physical order (residential satisfaction). Two measures of residential satisfaction were utilized: neighborhood social cohesion and neighborhood physical order. The results of this study indicate that neighborhood social cohesion was a direct predictor of general relocation; as neighborhood social cohesion decreased among respondents the probability that a respondent would engage in some type of relocation increased (Table 4.5 and Table 4.7). This finding was true in the 2006-2008 and 2008-2010 datasets. These findings offered support to the hypothesized relationship between neighborhood social cohesion and general relocation. In the 2008-2010 dataset high levels of neighborhood physical order were a direct predictor of relocation. This finding was contrary to the hypothesized relationship between neighborhood physical order and general relocation. A possible reason for this relationship could be that higher levels of neighborhood physical order served as a proxy indicator for more expensive homes and wealthier individuals who were not as impacted by the housing downturn (Rampell, 2010). The finding related to neighborhood social cohesion partially supports Kahana and colleagues' Person-Environment Fit Model (2003) presented in Chapter 2 by illustrating that personal

characteristics such as socioeconomic status and personality influence residential satisfaction by impacting neighborhood social cohesion. The findings also support Golant's Residential Normalcy Model (2011). These findings reaffirm the Residential Normalcy hypothesis that when older adults have better feelings about their social environment, they are less likely to relocate.

Older adults considering amenity relocation will be more likely to relocate if they have lower levels of neighborhood social cohesion but higher levels of neighborhood physical order (residential satisfaction). Residential satisfaction was measured with neighborhood social cohesion and neighborhood physical order in the amenity relocation model. Neither of the hypothesized relationships could be confirmed based on the data. Two possible reasons why these hypothesized relationships could not be confirmed are the amenity relocation classification system and the prevalence of those who engaged in amenity relocation in the dataset. Although, the results did not show a direct relationship between neighborhood social cohesion, neighborhood physical order, and amenity relocation, the results related to these variables with respect to general relocation and the above limitations encourage further exploration of amenity relocation.

Older adults considering general relocation will be more likely to relocate if they have lower levels of psychological well-being. / Older adults considering amenity relocation will be more likely to relocate if they have higher levels of psychological well-being. Psychological well-being was not a predictor of general relocation or amenity relocation between 2006-2008 and 2008-2010. These hypotheses were based on Kahana and colleagues' Person-Environment Fit Model and Golant's Residential Normalcy Model, both of which incorporate additional measures of the person and the environment

in predicting psychological well-being. Kahana and colleagues suggest personal characteristics (e.g. personality, age, socioeconomic status) predict psychological well-being in conjunction with environmental characteristics (e.g. social domains in a neighborhood, physical domains in a neighborhood), personal preferences (e.g. desires about social domains in a neighborhood, desires about physical domains in a neighborhood), and P-E Fit. A possible limitation of the current research is the lack of objective measures of the environment in assessing the effect of psychological well-being on relocation. Another limitation of the Psycho-Social Relocation Model is based on the hypothesized relationship between low levels of psychological well-being and increased likelihood to relocate. The Person-Environment Fit Model does not theorize a relationship between psychological well-being and relocation. Golant's Residential Normalcy Model does not suggest that relocation or amenity relocation is the only outcome of lower levels of psychological well-being. Golant instead suggests that relocation is just one method of coping with low levels of psychological well-being. Although psychological well-being was not a predictor of general or amenity relocation in this analyses the above limitations illustrate the need for further exploration of the hypothesized relationships.

Older adults considering general relocation or amenity relocation will be more likely to relocate if they had higher levels of openness to experience. Openness to experience was a direct predictor of relocation in the 2006-2008 and 2008-2010 datasets and a direct predictor of amenity relocation in the 2006-2008 dataset. The findings supported the hypotheses proposed in Chapter 2 and offer some validity to the Psycho-Social Relocation Model (Figure 2.3) by indicating that personal characteristics such as a

personality trait could be a significant predictor of relocation. The findings also offer support to Kahana and colleagues' Person-Environment Fit Model by again validating the role personality plays in the decision to evaluate the environment. The finding related to openness to experience and general relocation is novel. Although the relationship between openness to experience and relocation has been explored before in Australia (Crisp et al., 2013a), the findings did not show a relationship between higher levels of openness to experience and general relocation. Higher levels of openness to experience was also a predictor of engaging in amenity relocation. The finding about openness to experience and amenity relocation affirms a previous finding from a smaller study conducted among older adults ages 55 to 64 (Koenig & Cunningham, 2001).

Older adults considering general relocation or amenity relocation will be more likely to relocate if they had higher levels of extraversion. Extraversion was an indirect predictor of general relocation for the 2006-2008 and 2008-2010 datasets. This relationship was mediated by neighborhood social cohesion (Figure 4.2). Lower levels of extraversion were predictive of a lower perception of neighborhood social cohesion, and lower levels of neighborhood social cohesion are predictive of general relocation. Putting it another way, those who were less extraverted (introverted) perceive less neighborhood social cohesion and were more likely to relocate. This finding conflicts with the general relocation hypothesis proposed in Chapter 2, but it does affirm that extraversion plays a role in relocation as proposed in the Psycho-Social Relocation Model (Figure 2.3). This finding is novel because the previous study by Crisp and colleagues (2013a) did not find a relationship between extraversion and general relocation. Extraversion was not a direct or indirect predictor of amenity relocation.

Older adults who have higher levels of conscientiousness would be more likely to engage in general relocation. Older adults who have higher levels of conscientiousness will be less likely to engage in amenity relocation. Respondents who had higher levels of conscientiousness were less likely to relocate. This finding was an indirect relationship in the 2006-2008 dataset. In a pattern similar to Figure 4.2 this relationship was mediated by neighborhood social cohesion. Lower levels of conscientiousness were predictive of lower levels of neighborhood social cohesion and thus predictive of relocating. This finding does not confirm the hypothesis proposed in Chapter 2, but lends support to the hypothesis made in the Psycho-Social Relocation Model in Chapter 2. This finding adds to the literature by highlighting the role that conscientiousness (high levels) plays in not engaging in general relocation. Conscientiousness was not a direct or an indirect predictor of engaging in amenity relocation. However, as with extraversion the relationship between conscientiousness and amenity relocation should be explored further.

Older adults considering general relocation will have higher levels of agreeableness. Older adults considering amenity relocation will have lower levels of agreeableness. Lower levels of agreeableness were an indirect predictor of general relocation for the model in the 2006-2008 and 2008-2010 datasets. Agreeable individuals like their neighborhoods and thus have higher levels of neighborhood social cohesion and are less likely to relocate. This indirect relationship was mediated by neighborhood social cohesion, a pattern also seen in findings on extraversion and conscientiousness. This finding conflicts with the general relocation model, but offers further support for the role of personality in predicting general relocation as depicted in the Psycho-Social

Relocation Model. This finding is novel because it is the first study to illustrate a relationship between agreeableness and general relocation. Agreeableness was not a direct or an indirect predictor of amenity relocation. Similar to extraversion and conscientiousness the findings related to agreeableness and amenity relocation necessitate further exploration.

Older adults with lower levels of neuroticism are less likely to engage in general relocation. Older adults with lower levels of neuroticism are more likely to engage in amenity relocation. Lower levels of neuroticism were an indirect predictor of general relocation in both the 2006-2008 and 2008-2010 datasets. This relationship was mediated by neighborhood social cohesion. Consistent with the pattern of the preceding three personality traits, low levels of neuroticism were predictive of higher neighborhood social cohesion. Higher neighborhood social cohesion was predictive of not relocating. This supports the hypothesis presented in Chapter 2 and supports the Psycho-Social Relocation Model. This finding also adds to the literature because it is the first study to illustrate that neuroticism influences general relocation via the appraisal of the neighborhood. The findings related to neuroticism in the amenity relocation model were inconclusive and warrant further investigation.

Additional Findings

The literature indicates that those who relocated have higher levels of wealth, are more likely to be white, are healthier than their peers, and are younger. Being younger was a direct predictor of relocating in the 2006-2008 and 2008-2010 datasets. This supports previous findings that found older adults were more likely to engage in relocation between ages 50 to 70 (Crisp et al., 2013; Litwak & Longino, 1987; McHugh

& Larson-Keagy, 2005). The general relocation analyses showed that lower levels of wealth were a predictor of general relocation in the 2006-2008 and 2008-2010 datasets. This conflicts with previous findings but makes sense when the list of possible reasons for relocation (e.g. house repossessed, house too expensive) are considered.

There were several indirect effects in the general relocation analyses in the 2006-2008 and 2008-2010 datasets. All of these effects were predictive through neighborhood social cohesion in 2006-2008 and predictive through neighborhood physical order and neighborhood social cohesion in 2008-2010. Specifically, not being retired was a direct predictor of engaging in amenity relocation. This finding conflicts with the finding from Crisp and colleagues (2013) study among relocating Australians, who found retirement was a predictor of relocation. One possible explanation for the difference between the current study and Australian study are retirement practice differences between the two countries. Another reason for the difference could be that those who were partially retired in the current study were classified as not retired.

Spousal Findings. One of the novel aspects of this analysis was the incorporation of several spousal variables including spouse's age, spouse retired or not retired, and spouse's health (self-reported health and difficulty with functional activity). There was a strong suggestion in the literature that relocation is a household behavior and so household variables such as wealth and spousal variables were included in the analyses (Carlson et al., 1998; Haas & Serow, 1993; Sorce et al., 1989). These spousal variables were tested in the general relocation analyses with the 2006-2008 and 2008-2010 datasets and in the amenity relocation analyses with the 2006-2008 dataset. The findings revealed that the spousal variables were not predictive of general relocation or amenity relocation.

A possible reason that the spousal variables were not predictive could be that the primary respondent's age, retirement status, and health were similar to the corresponding spousal variables, and the predictive power was captured by the primary respondent's responses. Although the spousal variables were not significant in these analyses future research should incorporate additional spousal variables to further explore the spouse's role in the relocation decision.

Similarities and Differences in the Time Periods. The study design incorporated two time periods, 2006-2008 and 2008-2010, because of the anticipated challenges in examining the 2008-2010 time period due to the impact of the recession. The recession disrupted the housing market and subsequently may have affected findings on relocation (Rampell, 2010). As a solution to this problem the 2006-2008 analysis was included as a test of the recession and to ensure validity of the model. The percentage of older adults who engaged in general relocation and amenity relocation was higher in 2006-2008 than it was in 2008-2010. However, the difference in the percentages between these two time periods was not significant. The general relocation model when fit to the 2006-2008 and 2008-2010 time period had similar significant patterns (confirmed by the Chi-Square Difference Test). The general relocation analyses for the 2008-2010 dataset confirmed the findings from the 2006-2008 dataset. Although there were no differences between the two time periods with respect to general relocation there was a difference in the amenity relocation analyses. When the amenity relocation model was fit to the 2006-2008 dataset there were significant findings related to personality. The same model when fit to the 2008-2010 dataset did not produce any significant findings. The conclusion is that the recession did not affect the results or implications of this study.

Implications of Residential Satisfaction and Personality Findings

Residential Satisfaction. One of the central themes in environmental gerontology is the physical state of the neighborhood (Humple, Owen, & Leslie, 2002; Kweon, Sullivan, &Wiley, 1998; Lawton, 1990). Environmental gerontology research studies and interventions have focused on how the *physical* aspects of a neighborhood or dwelling (e.g. neighborhood walkability, home modification, home design, and access to services) influence an older adult's evaluation of the environment. However, the results of this set of analyses highlight the important role that neighborhood *social* cohesion plays in an older adult's evaluation of the environment, that is the role of social activities and social connections in an older adult's residential satisfaction. One of the contributions of this research is that it brings attention to the fact that residential satisfaction can be increased by focusing on the social aspects of a neighborhood.

The important role of social activities and social connections in neighborhood evaluation provides support for improving neighborhood social programs for older adults. Municipalities and communities that want to help older adults age in place can utilize this finding to build support for neighborhood social initiatives. These programs may improve an older adult's perception of the neighborhood's social activities and improve their neighborhood social connections which will in turn improve their neighborhood social cohesion increasing their residential satisfaction and perhaps decreasing their desire relocate.

This finding could also be used by municipalities and senior housing developers to attract potential residents. Municipalities and senior housing developers could highlight the social activities and connections within their destination communities in

marketing material. Efforts to improve the social aspects and social connections within a community would require a municipality, community, or senior housing developer to employ someone with knowledge of environmental gerontology or psychology to ensure high levels of neighborhood social cohesion among older adult residents.

Personality. Findings related to the personality factors have significant implications for environmental gerontology. Although, Kahana and colleagues and Lawton and colleagues have suggested a relationship between personality and residential fit the empirical research has been limited. The findings from this research illustrate that personality not only plays a role in relocation but also in how an older adult evaluates their environment.

The findings related to personality and general relocation show that personality influences general relocation directly (higher levels of openness to experience) and indirectly (conscientiousness, extraversion, agreeableness, and neuroticism) through neighborhood social cohesion. These findings highlight the role neighborhood social cohesion plays in an older adults' decision to relocate.

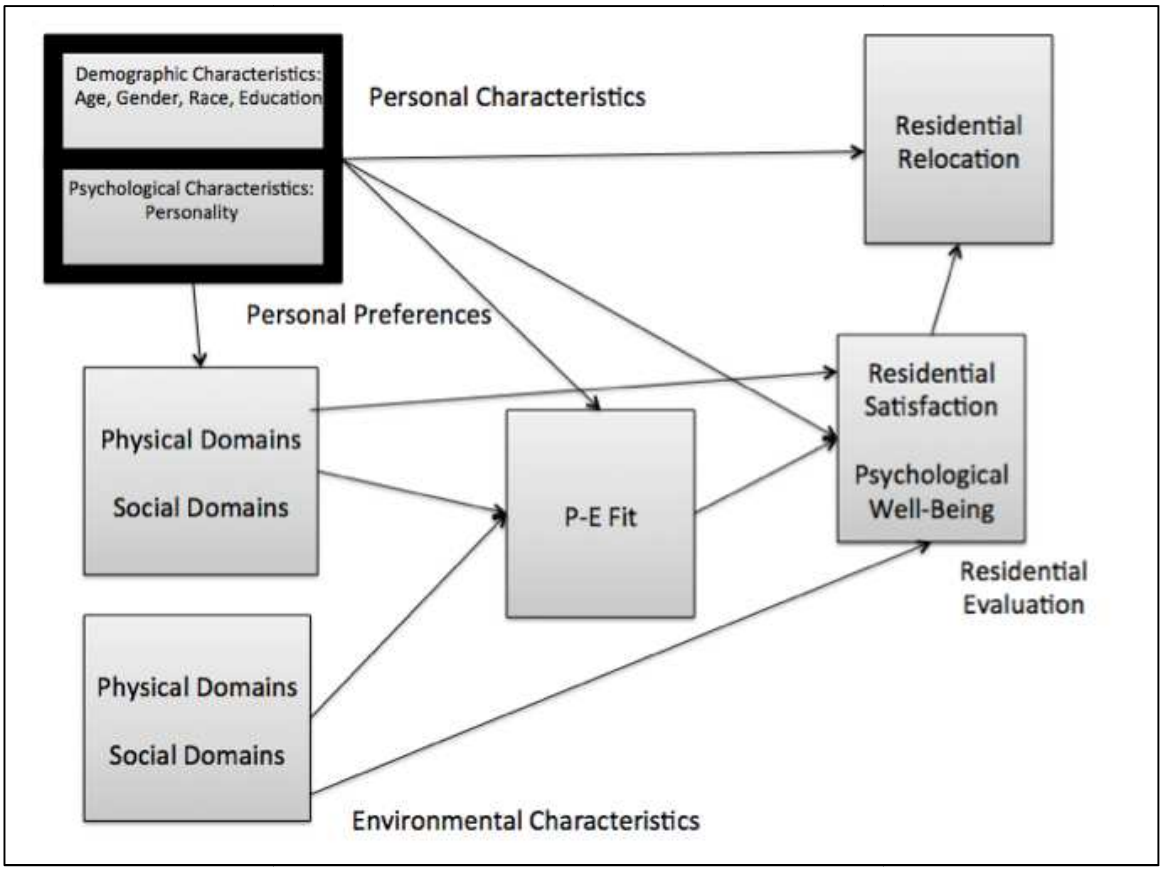
Marketing and advertising firms can utilize the findings from this study to market communities. They can incorporate the findings in their overall marketing strategy to improve channel selection (e.g. television advertisements, newspaper advertisements), creative strategy, and messaging. One marketing strategy applied to the older adult market is segmentation, a process of identifying and marketing to a specific group. Currently, older adult market segmentation strategies draw heavily upon cohort membership, age, and life stage (J. Walter Thompson, 2003; Moschis, 1996). More sophisticated strategies are a combination of demographic and past-purchase behavior (J.

Walter Thompson, 2003; Moschis, 1996). The more sophisticated strategies are often more effective. The incorporation of personality into market segmentation could improve older adult market segmentation. For example, if a senior housing developer knew that their target market were those engaged in amenity relocation their market segmentation strategy variables could include demographics, past-purchase behaviors, and higher levels of openness to experience. By better identifying likely buyers companies can more effectively target mail pieces and advertisements. This finding may also have implications for advertising and marketing firms developing segmentation strategies for companies outside of senior housing. Adding personality to segmentation strategies is novel and has the potential to enrich marketing practices by making them more efficient and effective.

Implications for Psycho-Social Relocation Model

Based on the analyses in this study there are no proposed changes to the Psycho-Social Relocation Model (Figure 5.1). The analyses illustrate that residential satisfaction and personality influence relocation and lend support to the Psycho-Social Relocation Model. Further investigation is needed to test the model as a guide to the explanation of move behavior in later life and amenity or *first* moves in particular.

Figure 5.1 *Psycho-Social Relocation Model*.



Residential Satisfaction: Neighborhood Social Cohesion. Based on the findings from this research it is clear that measures of residential satisfaction have an impact on relocation. Lower levels of neighborhood social cohesion play a role in general relocation behavior. When utilizing the Psycho-Social Relocation Model low levels of neighborhood social cohesion will serve as a predictor of engaging in general relocation. This finding supports past environmental gerontology theories (Golant, 2011; Kahana et al., 2003) and also adds to the residential relocation literature by adding another variable that is a validated predictor of general relocation. Further research will be needed to see if this finding is applicable to amenity relocation.

Residential Satisfaction: Neighborhood Physical Order. When neighborhood physical order was high the likelihood of relocating increased. This finding in some ways contradicts past findings about how lower levels of neighborhood physical order lead to higher levels of relocation (Golant, 2011; Kahana et al., 2003). It may be that neighborhood physical order is an indicator of affluence and the ability to relocate. Neighborhood physical order should be retained in the Psycho-Social Relocation model, but more research is needed on how neighborhood physical order influences relocation.

Personality. Many of the personality traits play a role in predicting general relocation and amenity relocation. Sometimes the direction of the personality factors' impact on relocation versus amenity relocation is reversed. The study findings support the hypothesis that personality impacts residential satisfaction, psychological well-being, general and amenity relocation thus affirming the proposed Psycho-Social Relocation Model and Person-Environment Fit Model (Kahana et al., 2003).

Limitations

Limitation of the Classification System. The amenity move classification system displayed in Table 4.1 is novel and has not been used before this study. Each reason for relocation was classified based on past literature. If the classification system for amenity moves had included more reasons perhaps different factors would have been significant in predicting amenity moves. Alternatively, if fewer reasons were classified as an amenity move then the effects may have been different. One possible future direction for amenity research is a future study that could examine the logic behind the amenity move classification system presented in Table 4.1. One direction could be to engage an expert

panel to review the reasons for an amenity move and develop a move classification system based on the panel's decisions.

Respondents were asked during the in-person interview every two years if they had relocated and if they responded yes, then they were asked why they had relocated. A possible limitation of this procedure is the lag time between the move and interview. The lag time could be one day after a move or as much as a year and a half after a move, which means that, the respondent may have had a different reason for relocation when the actual event occurred.

Another drawback of the current study is the HRS interview routine that asked respondents about relocation. The first limitation is partially due to secondary data analysis. Although the respondent was given the option to give two reasons as to why he or she relocated, only 1.88 percent gave a second response in the 2006-2008 dataset and only 2.24 percent gave a second response in the 2008-2010 dataset. This number was deemed too low to warrant analyses. However, the reason for relocation is often more complicated than just one response. More detailed information or the option to give multiple responses about the reason for relocation may have provided better insight into the relocation decision process. Oswald and colleagues (2002) noted that examining multiple reasons for relocation provided a clearer understanding of the motivations behind the relocation decision.

A future study or wave of the HRS could ask the relocation differently in an effort to get at the multiple reasons for relocation. One method for doing this could be to ask if the relocation in the past two years had occurred voluntarily or involuntarily (e.g. moves to an assisted living facility, moves to children for healthcare assistance, moves due to

lack of financial resources). If the relocation occurred voluntarily then a follow-up question could ask the reason for the voluntary move. Respondents could be asked if they considered the relocation for amenities, for preparation for anticipated needs, family reasons, or some other voluntary reason. To arrive at the above classification system for voluntary moves, an exploratory study could be conducted to group the reasons given for relocation.

Limitations of the HRS Dataset. The HRS data proved to be an excellent dataset to answer the question of how psycho-social variables influenced relocation and specifically, amenity relocation. This analysis would have been difficult to complete without the use of a large nationally representative longitudinal dataset that had information about relocation, health, retirement, and psychological variables all in the same dataset.

Another unique aspect of this dataset was the inclusion of information on the spouse for some variables including age, health, retirement status, and difficulty with functional activities. Although the spousal information was rich compared to other datasets with questions on relocation, it did have some limitations. The first limitation of this dataset was the lack of dyadic psycho-social variables for married couples. The leave-behind questionnaire with the psycho-social measures is only answered by the primary respondent. An accurate picture of the household with respect to the residential satisfaction variables, psychological well-being, and personality may have painted a more concise picture of the household factors that contribute to the decision to relocate. The second limitation associated with the HRS dataset was that spouses of primary respondents were not asked the reason for relocation. As noted in Chapter 2 relocation is

a joint behavior. However, the reasoning behind the decision to relocate is individual. The HRS lacked detailed information on the spouse's psycho-social characteristics and on the spouse's reasons for engaging in general or amenity relocation. One possibility for future research on the psycho-social factors that impact relocation may be to utilize an international panel study, such as Enable-Age that is currently ongoing in Europe (Enable Age, 2014). Enable Age collects data on subjective and objective measures of the environment and information about the older adult. Enable Age could make an excellent template for a future study that would investigate the relationship between the person, the environment, and the person's appraisal of the environment and how that influences relocation.

Future Directions

During the analysis phase many results emerged in either the 2006-2008 or 2008-2010 datasets that were not repeated in the other dataset. The 2006-2008 dataset was collected during a time when the full effects of the recession were not yet fully realized, as a result the proportion of respondents who relocated was a slightly higher percent in 2006-2008 when compared to the 2008-2010 dataset. This finding although not significant still illustrated the difference between the two datasets and the finding related to wealth illustrated that moves between 2008-2010 were inelastic based on wealth which indicates that respondents may have felt they needed to relocate. A potential future direction would be to test the 2004-2006 dataset against the general relocation and amenity relocation models and then compare and contrast these findings with the 2006-2008 dataset. An alternative future direction would be to test the 2010-2012 dataset to validate the results during the 2008-2010 time period.

The findings of the study indicate none of the spousal indicators had a significant effect on relocation. Nevertheless, as the relocation model indicates, the impact of all the spousal indicators had a proposed direct relationship with relocation and relocation for amenities. Although none of the tested indicators were significant there are several spousal indicators that were never tested because they were not available in the HRS dataset. A possible future direction would be to test the effects of the spouse's residential satisfaction, psychological well-being, and personality on relocation and amenity relocation. This study could also include the primary respondent's measures of residential satisfaction, psychological well-being, and personality on relocation, utilizing a truly dyadic analysis. This study would build upon the findings from the current study, which found that neighborhood social cohesion has a direct relationship with relocation and that personality has a direct and indirect relationship with relocation and amenity relocation.

Another possible direction from this study would be to test the spousal reasons for relocation. Although the relocation behavior is a household behavior, views about the decision lie entirely with each individual in a household. This study shows that spousal indicators tested did not impact the primary respondent's reasons for relocation. A new study on this topic could focus on measuring both the primary respondent's and spouse's reasons for relocation and examining their correspondence.

There has been a great deal of research about relocation in later life. This study along with past research shows that the decision to relocate is a complicated subject, influenced by objective aspects of the environment and person and an individual's subjective view of the environment. This study supports the hypothesis that personality affects the decision to engage in relocation or more specifically *first moves* among older

adults. It also demonstrated that the social ties that an individual feels with the community of origin influences the relocation decision. This study adds to the body of relocation literature by identifying the subjective elements that result in relocation.

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Appendix A: Source of measures in the Health and Retirement Study

Variable Name	2006 Number	2008 Number	2010 Number	Level	HRS file/ data item number	Skip Patterns	Content	Notes
Proxy/Self Interview	KA009	LA009	MA009	Individual/ Secondary Respondent Categorical	Rand/KA009/LA028		Six/ Four possible responses; 1. Self, 2. Proxy, spouse is reporter, 3. Proxy, non-spouse is reporter, 4. Proxy, spouse is reporting -not living with, 8. Don't know, 9. Refused/ 1. Self, 2. Proxy-spouse is reporter, 3. Proxy-non-spouse is reporter, 4. Proxy, spouse is reporter	Recoded for analysis into either 1-Self, 2- Not Self
R current age calculation	KAGE	LAGE	N/A	Individual/ Secondary Respondent Continuous	Rand 2008 Tracker File/ KAGE/ LAGE		Current Age Calculation based on year	
R in nursing home	KA028	LA028		Individual/ Secondary Respondent Categorical	Rand/ KA028/ LA028		Five possible responses; 1. Yes, 2. No, 8. Don't Know, 9. Refused, Blank. Inapplicable	Recoded for analysis into either 1. No, 2. Not No
R highest level of education	KB014	LB014	N/A	Individual Categorical	Rand/KB014/LB014		21 possible responses; 0. No formal education, 1-11. Grades, 12. High School, 13-15. Some College, 16. College Grad, 17. Post College, 97. Other, 98. Don't Know, 99. Refused	Recoded for analysis 0-11. Did not complete high school 12. Graduated from High School, 13-15. Some College, 16. College Grad, 17. Post College Work, 97-99. Other
Gender	GENDER	GENDER	N/A	Individual Categorical	RAND 2008 Tracker File/ GENDER		Two possible responses; 1. Male, 2. Female	Recoded for analysis: 0. Female; 1. Male
Marital Status	MSTATH	MSTATH	N/A	Household Categorical	RAND 2008 Tracker File		8 possible responses: 1. Married; 2. Married, spouse absent; 4. Separated; 5. Divorced; 6. Separated / Divorced; 7. Widowed; 8. Never married; 9. Unknown	Recoded for analysis: 0. Not Married; 1. Married

Race	RACE	RACE	N/A	Individual Categorical	RAND 2008 Tracker File/ RACE		Four possible responses; 0. Not obtained, 1. White/ Caucasian, 2. Black or African American, 7. Other	Recoded for analysis into either 0- Not White, 1- White
Coupled or Partnered	COUPLE	COUPLE	N/A	Individual / Secondary Respondent Categorical	RAND 2008 Tracker File/ Couple/Couple		Two possible responses; 1. Yes, 5. No	N/A
New Spouse-Partner Flag	KNEWSP	LNEWSP	N/A	Individual Categorical	RAND 2008 Tracker File/ KNEWSP/ LNEWSP	Would be blank if the LPPN number did not change or not sampled in the wave	Two Possible Reponses; 1. Yes, 2. No	
Respondent Retired	KJ578	LJ578	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Six Possible Responses; 1. Completely Retired, 3. Partially Retired, 5. Not Retired at all, 7. Not relevant to R (doesn't work for pay or homemaker), 8. Don't know, 9. Refused	Recoded for analysis: 0- Not Retired; 1- Retired
Wealth	H8ATOTB	H9ATOTB	N/A	Household	RAND 2008 Tracker File			
Respondent Rate Health	KC001	LC001	N/A	Individual/ Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Eight Possible Responses; 1. Excellent, 2. Very Good, 3. Good, 4. Fair, 5. Poor, 8. Don't Know, 9. Refused	Recoded for analysis into 1. Good or Better 2. Fair, 3. Poor
Difficulty with Functional Activity								
Respondent Difficulty - walking several blocks	KG001	LG001	N/A	Individual/ Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No
Respondent Difficulty- jogging one mile	KG002	LG002	N/A	Individual/ Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No

Respondent Difficulty- walking one block	KG003	LG003	N/A	Individual / Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No
Respondent Difficulty- with sitting for about two hours	KG004	LG004	N/A	Individual / Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No
Respondent Difficulty- with getting up from a chair or sitting for long periods?	KG005	LG005	N/A	Individual / Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No
Respondent Difficulty- with climbing several flights of stairs without resting?	KG006	LG006	N/A	Individual / Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No
Respondent Difficulty- climbing one flight of stairs	KG007	LG007	N/A	Individual/ Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No
Respondent Difficulty - stooping, kneeling, or crouching	KG008	LG008	N/A	Individual/ Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No
Respondent Difficulty - reaching or extending arms above shoulder level	KG009	LG009	N/A	Individual / Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No
Respondent Difficulty - with pulling or pushing large objects like a living room chair	KG010	LG010	N/A	Individual/ Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No
Respondent Difficulty- with lifting or carrying weights over ten pounds, like a heavy bag of groceries	KG011	LG011	N/A	Individual /Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No

Respondent Difficulty- with picking up a dime from a table	KG012	KG012	N/A	Individual/ Secondary Respondent Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Seven Possible Responses; 1. Yes, 5. No, 6. Can't Do, 7. Don't Do, 8. Don't know, 9. Refused	Recoded for analysis into 1. Yes, 2. No
Neighborhood Physical Order								
Vandalism and Graffiti Problem	KLB021 B	LLB021 B	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Scaled on Big Problem in this area/ No problem in this area	N/A
Be afraid to walk alone after dark	KLB021 D	LLB021 D	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Scaled on Afraid/ Safe	N/A
This area is kept very clean	KLB021 F	LLB021 F	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Scaled on Very Clean/ Full of Rubbish and Litter	N/A
Many Vacant or Deserted Homes	KLB021 H	LLB021 H	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Scaled on many vacant or deserted/ no vacant or deserted	N/A
Neighborhood Social Cohesion								
Feel Part of the Area	KLB021 A	KLB021 A	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Scaled on I really feel part of this area/ I feel that I don't belong in this area	N/A
Most People Can be Trusted	KLB021 A	KLB021 A	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Scaled on Trusted/ Not Trusted	N/A
Most People are Friendly in this area	KLB021 E	LLB021 E	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Scaled on Friendly/ Unfriendly	N/A
People help you if in trouble	KLB021 G	LLB021 G	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Scaled on people would help you/ nobody would help you	N/A
Personality Items	KLB033 A-Z	LLB033 A-Z	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Scaled on Four Point Scale from A lot to Not At All	N/A
Psychological Well-Being	KLB035 A-G	LLB035 A-G	N/A	Individual Categorical	HRS2006/HRS2008	Blank if they were not sampled in that wave	Scaled on Six Point Scale from Strongly Disagree to Strongly Agree	N/A

Reasons for Move 1	N/A	LB041M1	MB041M1	Individual Categorical	HRS2008/HRS2010	Blank if they were not sampled in that wave or did not move	See Table 4.1	See Table 4.1

Appendix B: Relocation Literature

Article	Sample	Research Design	Measures	Key Findings	Main Results of Interest
Bekhet, Zauszniewski, & Nakhla, 2009	104 cognitively intact 65 + adults in six Ohio Retirement Communities	Qualitative study that asked participants why they had relocated to their community	Interview questions with two researchers who both coded the syntax to achieve a 95% reliability	Location, security, and social contacts were key pull factors for older adults; Health, too much responsibility, and not enough assistance were key push factors	Pulling factors are more important for older adults because they more voluntary then other factors
Bradley & Longino, 2009	N/A	A literature review and summary of demographic information	N/A	Older adults have lower levels of relocation than younger adults; 23 percent of adults 65 + make a move; three different theories on what causes older adults to consider relocation	Older adults do move and the census suggests this number could be as high as 23 percent
Breuer, 2005	316 answered the questionnaires and 17 older adults answered the qualitative interview; Participants had to be: 55+ and fully retired, living in the Canary Islands, and German citizens	Mixed methods	Questions on: motivations for moving, links with home country, social contacts, and disadvantages and suggestions for improvement	Migrants took on touristic patterns; European migrants to the Canary Islands often maintain a home in Germany	Amenity retirement migration occurs in Europe; Reasons for relocation include: climate, health problems, easy access by air, crucial event in life (trigger event), cost of living, and family
Carlson, Junk, Kirk Fox, Rudzitis, & Cann, 1998	462 adults, 50+, who moved to Idaho, and had become full time residents	Quantitative study	Items on past trips to Idaho, push factors, pull factors, thoughts about relocation, the relocation decision, retirement, and participating in activities	Pull factors explained more about why people relocated,	Pull factors: scenic location, nice environmental factors, retired first and then moved, relative recommendation, and past vacation destination
Cuba, 1991	163 older adults in Barnstable County, MA, age 60+, migrants and non-migrants, first move migrants	Quantitative study	Items measured distance between origin and destination, previous place experience with the destination, and the presence of friends and family at the destination	Migrants are attracted to an area because of micro-factors; Destination selection proceeds the decision to migrate	Previous vacation destinations, familiarity with the community, and the desire for specific amenities can all be factors that attract migrants

Del Webb, 2010	Looked at older adults 50 years of age and 64 years of age;	Survey questions on what people expect to do post retirement	Questionnaires on: life and politics, on aging, culture, retirement, and retirement relocation	42 percent of 50 year olds plan on moving; Most popular destinations are North Carolina, South Carolina, Florida, and Tennessee;	Things important to those who say they want to move: cost of living, healthcare, amenities, being close to children/ grandchildren, climate, cultural amenities, community/ networking opportunities
Gibler, Lumpkin, & Moschis, 1998	163 older adults over the age of 60 who had a very high likelihood of living in a retirement community; the sample was mainly female; disproportionately female	Quantitative study	Questionnaires on what prompted older adults to relocate	The sample tended to involve their children; job ending was sometimes a trigger mechanism	The end of employment tended to server the geographic tie to the place of work
Haas & Serow, 1993	N/A	A theoretical paper that provides a typology of older adult relocation	N/A	Provides a theoretical model about what triggers the decision to relocate and focuses on relocation	Found the theoretical model held in their study; Also found: climate, problems with current neighborhood, tax rate, cost of living, few or no family in the are, lack of recreational activities led people to relocate from an area; scenic beauty, mild climate, recreational opportunities, cultural amenities, modest tax rate, housing costs, cost of living, medical care, closer to family, planned retirement communities, and close to friends attract people to an area

Hazelrigg & Hardy, 1995	Probability sample of older adults 55 and over, overall sample totaled 1,755	Quantitative study	Questionnaires on migrant's socioeconomic status, age race, and when the older adult migrated to Florida	The study examined older adults who had lived in Florida for a longer period of time and those who recently relocated to Florida; the study found that the recent migrants where healthier and wealthier than older adults who had lived in Florida for a longer period of time	Older adults who do relocate are exceptional because it is so rare; older adults who relocated are wealthier
Litwak & Longino (1987)	N/A	A theoretical paper that provides a typology of older adult relocation	N/A	Provides a life course approach to older adult relocation	The first type of older adult relocation is voluntary and in search of amenities
McHugh & Larson-Keagy, 2005	Nine older adults living in Sun City	Qualitative Interviews	Questions on the older adult's activities in the community/ the older adult's satisfaction	Older adults liked Sun City because everyone is similar, the community was idealistic, and because the community provided security from crime and other outside elements	Community elements such as security, exercise facilities, weather, appealing landscape, and appealing houses
McLeod, Parker, Serow, & Rives, 1984	This study evaluated the different theoretical models used to predict relocation	Test of theoretical models	Statistical analyses to determine which model was the most predictive of relocation; also listed factors that predicted relocation in every model	Found that certain models predicted certain push or pull factors	Income, housing costs, climate, health of the migrant, and crime at the destination community were all predictors of relocation
Sergeant, Ekerdt, & Chapin, 2008	Literature review on relocation rates	Literature review and analysis of papers on relocation	N/A	Found that unit of analysis, scale of the study, length of time interval, housing type and mortality impact how researchers find relocation	Roughly five percent of older adults relocate for amenities/ Relocation rates are higher among studies conducted in smaller areas, older adults do not relocate as frequently as the broader population

Smith & House, 2006	Survey data collected between September 2002 and December 2003; 7,041 respondents age 55 or older who had phones	Survey study	Respondents were asked how many days they had stayed in Florida, they were also asked socioeconomic status, and demographic characteristics	People who engaged in seasonal migration or permanent migration tended to be non-Hispanic whites, with relatively high incomes, higher education levels, in better health, and were more likely to be married	People who engaged in seasonal migration or permanent migration tended to be non-Hispanic whites, with relatively high incomes, higher education levels, in better health, and were more likely to be married
Warnes & Williams, 2006	A literature review on older migrants in Europe	Literature Review	N/A	N/A	Relocation decisions are motivated by family; they are influenced by availability of welfare
Wiseman, 1980	N/A	A theoretical paper on why older people move	N/A	Suggests there is a triggering mechanism that makes individuals consider environmental factors and engage in a type of relocation where they select a destination and then relocate	The push and pull model of amenity retirement relocation

Appendix C: Complete Path Analyses Results

Effects on Relocation 2006-2008 (n = 3,753): Complete Results for Tables 4.5 and 4.6

Direct Effect	Coefficient Estimate
Neighborhood Physical Order	0.028
Neighborhood Social Cohesion	-0.123***
Psychological Well-Being	-0.043
Respondent's Age	- 0.126***
Respondent's Gender- Male	-0.015
Respondent's Race- White	0.028
Respondent's Education	0.033
Respondent's Self-Reported Health	-0.028
Respondent's Difficulty with Functional Activities	0.054
Respondent Retired	0.047
Openness to Experience	0.075*
Conscientiousness	0.038
Extraversion	0.041
Agreeableness	-0.025
Neuroticism	0.032
Respondent's Marital Status- Married	-0.063*
Household Wealth	-0.113**

Indirect Effects

Indirect Effect via All Mediating Variables	Coefficient Estimate
Respondent's Age	-0.011**
Respondent's Gender- Male	0.003
Respondent's Race- White	-0.008
Respondent's Education	0.001
Respondent Retired	-0.002
Respondent's Self-Reported Health	0.008
Respondent's Difficulty with Functional Activities	0.007*
Openness to Experience	-0.001
Conscientiousness	-0.015
Extraversion	-0.018**
Agreeableness	-0.011**
Neuroticism	0.020**
Respondent's Marital Status- Married	-0.010**
Household Wealth	-0.005

Indirect Effect via Neighborhood Physical Order	Coefficient Estimate	Direct Effect on Neighborhood Physical Order	Coefficient Estimate
Respondent's Age	0.001	Respondent's Age	0.023
Respondent's Gender- Male	0.000	Respondent's Gender- Male	-0.009
Respondent's Race- White	0.005	Respondent's Race- White	0.170***
Respondent's Education	0.003	Respondent's Education	0.107***
Respondent Retired	0.000	Respondent Retired	-0.016
Respondent's Self-Reported Health	-0.002	Respondent's Self-Reported Health	-0.074***
Respondent's Difficulty with Functional Activities	-0.001	Respondent's Difficulty with Functional Activities	-0.048*
Openness to Experience	0.000	Openness to Experience	0.006
Conscientiousness	0.001	Conscientiousness	0.044**
Extraversion	-0.001	Extraversion	-0.024
Agreeableness	0.001	Agreeableness	0.051*
Neuroticism	-0.003	Neuroticism	-0.104***
Respondent's Marital Status- Married	0.001	Respondent's Marital Status- Married	0.043**
Household Wealth	0.002	Household Wealth	0.054***

Indirect Effect via Neighborhood Social Cohesion	Coefficient Estimate	Direct Effect on Neighborhood Social Cohesion	Coefficient Estimate
Respondent's Age	-0.013**	Respondent's Age	0.106***

Respondent's Gender- Male	0.003	Respondent's Gender- Male	-0.027
Respondent's Race- White	-0.016***	Respondent's Race- White	0.133***
Respondent's Education	-0.001	Respondent's Education	0.009
Respondent Retired	-0.002	Respondent Retired	0.016
Respondent's Self-Reported Health	0.006*	Respondent's Self-Reported Health	-0.048*
Respondent's Difficulty with Functional Activities	0.006*	Respondent's Difficulty with Functional Activities	-0.050**
Openness to Experience	0.004	Openness to Experience	-0.029
Conscientiousness	-0.007*	Conscientiousness	0.055**
Extraversion	-0.011**	Extraversion	0.087***
Agreeableness	- 0.011**	Agreeableness	0.088***
Neuroticism	0.015***	Neuroticism	-0.123***
Respondent's Marital Status- Married	- 0.008**	Respondent's Marital Status- Married	0.069***
Household Wealth	-0.005	Household Wealth	0.036*
Indirect Effect on Psychological Well-Being	Coefficient Estimate	Direct Effect on Psychological Well-Being	Coefficient Estimate
Respondent's Age	0.001	Respondent's Age	-0.034*
Respondent's Gender- Male	0.000	Respondent's Gender- Male	0.003
Respondent's Race- White	0.003	Respondent's Race- White	-0.074***
Respondent's Education	-0.001	Respondent's Education	0.030
Respondent Retired	0.001	Respondent Retired	-0.020
Respondent's Self-Reported Health	0.004	Respondent's Self-Reported Health	-0.087***
Respondent's Difficulty with Functional Activities	0.002	Respondent's Difficulty with Functional Activities	-0.046**
Openness to Experience	-0.005	Openness to Experience	0.109***
Conscientiousness	-0.009	Conscientiousness	0.217***
Extraversion	-0.006	Extraversion	0.143***
Agreeableness	-0.025	Agreeableness	0.046**
Neuroticism	0.008	Neuroticism	-0.190***
Respondent's Marital Status- Married	-0.003	Respondent's Marital Status- Married	0.074***
Household Wealth	-0.002	Household Wealth	0.047**

Note. *p< .05; **p< .01;***p<.001

Effects on Relocation 2008-2010 (n = 3,266): Complete Results for Tables 4.7 and 4.8

Direct Effect	Coefficient Estimate
Neighborhood Physical Order	0.105*
Neighborhood Social Cohesion	-0.164**
Psychological Well-Being	-0.031
Respondent's Age	-0.105**
Respondent's Gender- Male	0.036
Respondent's Race- White	0.040
Respondent's Education	0.009
Respondent Retired	0.030
Respondent's Self-Reported Health	0.028
Respondent's Difficulty with Functional Activities	0.061
Openness to Experience	0.095*
Conscientiousness	-0.022
Extraversion	0.014
Agreeableness	0.053
Neuroticism	-0.012
Respondent's Marital Status- Married	-0.040
Household Wealth	-0.156***

Indirect Effects	
Indirect Effect via All Mediating Variables	Coefficient Estimate
Respondent's Age	-0.003
Respondent's Gender- Male	0.005
Respondent's Race- White	-0.002
Respondent's Education	0.003
Respondent Retired	-0.001
Respondent's Self-Reported Health	0.013*
Respondent's Difficulty with Functional Activities	0.003
Openness to Experience	0.001
Conscientiousness	-0.006
Extraversion	-0.016
Agreeableness	-0.010*
Neuroticism	0.016
Respondent's Marital Status- Married	-0.002
Household Wealth	-0.008

Indirect Effect via Neighborhood Physical Order	Coefficient Estimate	Direct Effect on Neighborhood Physical Order	Coefficient Estimate
Respondent's Age	0.005	Respondent's Age	0.046*
Respondent's Gender- Male	0.001	Respondent's Gender- Male	0.010
Respondent's Race- White	0.015	Respondent's Race- White	0.144***
Respondent's Education	0.008	Respondent's Education	0.080***
Respondent Retired	0.002	Respondent Retired	0.019
Respondent's Self-Reported Health	-0.007	Respondent's Self-Reported Health	-0.063**
Respondent's Difficulty with Functional Activities	-0.007	Respondent's Difficulty with Functional Activities	-0.070***
Openness to Experience	-0.002	Openness to Experience	-0.020
Conscientiousness	0.003	Conscientiousness	0.031
Extraversion	0.000	Extraversion	-0.001
Agreeableness	0.010	Agreeableness	0.092***
Neuroticism	-0.006	Neuroticism	-0.054**
Respondent's Marital Status- Married	0.004	Respondent's Marital Status- Married	0.035
Household Wealth	0.013	Household Wealth	0.120***
Indirect Effect via Neighborhood Social Cohesion	Coefficient Estimate	Direct Effect on Neighborhood Social Cohesion	Coefficient Estimate
Respondent's Age	-0.009	Respondent's Age	0.054**
Respondent's Gender- Male	0.004	Respondent's Gender- Male	-0.025
Respondent's Race- White	-0.019**	Respondent's Race- White	0.115***
Respondent's Education	-0.003	Respondent's Education	0.020
Respondent Retired	-0.003	Respondent Retired	0.020
Respondent's Self-Reported Health	0.018**	Respondent's Self-Reported Health	-0.107***
Respondent's Difficulty with Functional Activities	0.009	Respondent's Difficulty with Functional Activities	-0.055**

Openness to Experience	0.006	Openness to Experience	-0.038
Conscientiousness	0.002	Conscientiousness	0.012
Extraversion	-0.010*	Extraversion	0.063**
Agreeableness	-0.018**	Agreeableness	0.111***
Neuroticism	0.015**	Neuroticism	-0.093**
Respondent's Marital Status- Married	-0.004	Respondent's Marital Status- Married	0.022
Household Wealth	-0.020**	Household Wealth	0.120***
Indirect Effect via Psychological Well-Being	Coefficient Estimate	Direct Effects on Psychological Well-Being	Coefficient Estimate
Respondent's Age	0.001	Respondent's Age	-0.030
Respondent's Gender- Male	0.000	Respondent's Gender- Male	-0.006
Respondent's Race- White	0.002	Respondent's Race- White	-0.074***
Respondent's Education	-0.002	Respondent's Education	0.053**
Respondent Retired	0.000	Respondent Retired	-0.015
Respondent's Self-Reported Health	0.002	Respondent's Self-Reported Health	-0.058**
Respondent's Difficulty with Functional Activities	0.002	Respondent's Difficulty with Functional Activities	-0.055**
Openness to Experience	-0.003	Openness to Experience	0.089***
Conscientiousness	-0.007	Conscientiousness	0.228***
Extraversion	-0.016	Extraversion	0.176***
Agreeableness	-0.002	Agreeableness	0.057**
Neuroticism	0.006	Neuroticism	-0.191***
Respondent's Marital Status- Married	-0.002	Respondent's Marital Status- Married	0.077***
Household Wealth	-0.001	Household Wealth	0.043*

Note. *p< .05; **p< .01;***p<.001

Effects on Amenity Relocation 2008-2008 (n = 345): Complete Results for Tables 4.9 and 4.10

Direct Effect	Coefficient Estimate
Neighborhood Physical Order	0.057
Neighborhood Social Cohesion	0.020
Psychological Well-Being	0.164
Respondent's Age	0.091
Respondent's Gender-Male	0.144
Respondent's Race- White	-0.105
Respondent's Education	0.047
Respondent Retired	-0.210**
Respondent's Self-Reported Health	-0.056
Respondent's Difficulty with Functional Activities	0.119
Openness to Experience	0.180*
Conscientiousness	-0.123
Extraversion	-0.023
Agreeableness	0.027
Neuroticism	0.088
Respondent's Marital Status- Married	-0.023
Household Wealth	0.078

Indirect Effects

Indirect Effect via All Mediating Variables	Coefficient Estimate
Respondent's Age	-0.009
Respondent's Gender-Male	-0.017
Respondent's Race- White	0.000
Respondent's Education	0.025
Respondent Retired	0.000
Respondent's Self-Reported Health	-0.028
Respondent's Difficulty with Functional Activities	-0.004
Openness to Experience	0.016
Conscientiousness	0.037
Extraversion	0.042
Agreeableness	0.004
Neuroticism	-0.044*
Respondent's Marital Status- Married	0.006
Household Wealth	0.011

Indirect Effect via Neighborhood Physical Order	Coefficient Estimate	Direct Effect on Neighborhood Physical Order	Coefficient Estimate
Respondent's Age	0.004	Respondent's Age	0.067
Respondent's Gender-Male	-0.006	Respondent's Gender-Male	-0.111
Respondent's Race- White	0.006	Respondent's Race- White	0.102*
Respondent's Education	0.008	Respondent's Education	0.146*
Respondent Retired	0.001	Respondent Retired	0.025
Respondent's Self-Reported Health	-0.005	Respondent's Self-Reported Health	-0.097
Respondent's Difficulty with Functional Activities	-0.006	Respondent's Difficulty with Functional Activities	-0.107
Openness to Experience	-0.002	Openness to Experience	-0.038
Conscientiousness	0.000	Conscientiousness	0.005
Extraversion	0.006	Extraversion	0.099
Agreeableness	-0.004	Agreeableness	-0.065
Neuroticism	-0.008	Neuroticism	-0.134
Respondent's Marital Status- Married	-0.004	Respondent's Marital Status- Married	-0.070
Household Wealth	0.003	Household Wealth	0.052

Indirect Effect on Neighborhood Social Cohesion	Coefficient Estimate	Direct Effect on Neighborhood Social Cohesion	Coefficient Estimate
Respondent's Age	0.002	Respondent's Age	0.104
Respondent's Gender-Male	0.000	Respondent's Gender-Male	0.011
Respondent's Race- White	0.002	Respondent's Race- White	0.108*
Respondent's Education	0.000	Respondent's Education	0.003
Respondent Retired	0.001	Respondent Retired	0.058
Respondent's Self-Reported Health	-0.003	Respondent's Self-Reported Health	-0.152
Respondent's Difficulty with Functional Activities	0.000	Respondent's Difficulty with Functional Activities	-0.005
Openness to Experience	-0.001	Openness to Experience	-0.038
Conscientiousness	0.003	Conscientiousness	0.135*

Extraversion	0.003	Extraversion	0.159*
Agreeableness	0.001	Agreeableness	0.061
Neuroticism	-0.002	Neuroticism	-0.112
Respondent's Marital Status- Married	0.001	Respondent's Marital Status- Married	0.074
Household Wealth	0.000	Household Wealth	-0.021
Indirect Effect on Psychological Well-Being	Coefficient Estimate	Direct Effect on Psychological Well-Being	Coefficient Estimate
Respondent's Age	-0.015	Respondent's Age	-0.092*
Respondent's Gender-Male	-0.011	Respondent's Gender-Male	-0.068
Respondent's Race- White	-0.008	Respondent's Race- White	-0.046
Respondent's Education	0.017	Respondent's Education	0.101*
Respondent Retired	-0.003	Respondent Retired	-0.016
Respondent's Self-Reported Health	-0.020	Respondent's Self-Reported Health	-0.121*
Respondent's Difficulty with Functional Activities	0.002	Respondent's Difficulty with Functional Activities	0.014
Openness to Experience	0.019	Openness to Experience	0.118*
Conscientiousness	0.034	Conscientiousness	0.207***
Extraversion	0.033	Extraversion	0.203**
Agreeableness	0.006	Agreeableness	0.039
Neuroticism	-0.034	Neuroticism	-0.210***
Respondent's Marital Status- Married	0.009	Respondent's Marital Status- Married	0.054
Household Wealth	0.009	Household Wealth	0.054

Note. *p< .05; **p< .01;***p<.001